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Ontario

one-hundred and fifth

ANNUAL REPORT

of the

Superintendent of Insurance

for the Province of

Ontario

Business of 1983

TORONTO

1985

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MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS

OFFICE OF THE SUPERINTENDENT OF INSURANCE

To The Honourable Robert G. Elgie, M.D.

Minister of Consumer and Commercial Relations

I have the honour to submit herewith the One-hundred and fifth Annual Report of the Superintendent of Insurance showing business for the year ended December 31, 1983.

The Report is arranged in five divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which they are authorized.

Division I, entitled "Annual Statement Abstracts", contains tabulated summaries showing the financial condition of all licensed insurers except those registered under the Canadian and British Insurance Companies Act, 1970, or the Foreign Insurance Companies Act, 1970 (Government of Canada Insurance Acts). It should be noted that Lloyd's is now federally registered and has been dropped from this section of the report.

The figures shown are, generally, those reported by companies. Some changes may be necessary in the detailed financial statements as a result of examinations carried out prior to the publication of the next Report. These changes will be shown in the next Report.

Division II, entitled "Non-Profit Hospital and Medical Services Associations", contains tables showing in summary form the assets, liabilities, income and expenditure, together with the number of subscribers and persons covered for all associations registered under the Prepaid Hospital and Medical Services Act.

Division III, entitled "Investment Contract Companies", contains extracts from financial statements filed with the Department by the one company licensed under the Investment Contracts Act.

Division IV, entitled "Statistical Tables", shows in tabular form the premiums and losses and underwriting experience in Ontario of all insurers licensed in the Province with the exception of mutual benefit societies and pension fund associations. Information concerning the total Canadian business of these insurers is also shown in these tables.

Because the statistical tables show business written and losses incurred on a direct basis, there are also tables showing the business of those insurers licensed to write only contracts of reinsurance. These tables show business written and losses incurred on an assumed, ceded and net basis.

Division V, entitled "Appendices", shows other miscellaneous information.

Life Insurance In Ontario

A comparative summary of premium income for the years 1980 to 1983 is shown below.

	1983	1982	1981	1980
	$	$	$	$
Premium Income:				
Insurance — Ordinary & Industrial	974,362,044	929,610,357	898,304,645	846,358,307
Insurance — Group	476,192,869	455,243,727	430,568,566	374,238,745
Annuities	2,072,568,035	2,090,769,030	2,083,562,855	1,486,876,090
Totals	3,523,122,948	3,475,623,114	3,412,436,066	2,707,473,142

The following sets out a comparison of benefits paid for the years 1980 to 1983.

	1983	1982	1981	1980
Disbursements to policyholders:	$	$	$	$
Insurance contracts:				
Ordinary and Industrial	764,124,478	819,915,761	758,595,847	632,441,174
Group	420,416,551	405,761,711	369,506 891	307,628,098
TOTALS	1,184,541,029	1,225,677,472	1,128,102,738	940,069,272
Annuity contracts:				
Ordinary	544,565,952	554,391,533	508,437,407	334,431,394
Group	954,628,750	661,174,229	904,995,671	455,378,312
TOTALS	1,499,194,702	1,215,565,762	1,413,433,078	789,809,706
GRAND TOTALS	2,683,735,731	2,441,243,234	2,541,535,816	1,729,878,978

A comparative summary of new insured issued and in force for the years 1980 to 1983 is shown below:

POLICIES IN ONTARIO*	1983	1982	1981	1980
New Issued				
Number	594,812	543,026	529,796	497,240
Amount	$37,381,303,988	$30,757,960,381	$26,105,008,729	$22,534,739,301
Average Policy	$62,846	$56,642	$49,274	$45,319
In Force Dec. 31st:				
Number	5,165,977	5,393,757	5,299,961	4,813,354
Amount	$225,822,123,075	$207,332,717,017	$189,639,500,764	$166,689,898,931
Average Policy	$43,713	$38,439	$ 35,781	$34,631

*Figures do not include Segregated Funds

FRATERNAL INSURANCE

The following table sets out comparative information for the years 1980 to 1983:

	1983	1982	1981	1980
	$	$	$	$
Total Premiums and dues in Ontario	43,877,950	38,065,565	38,232,479	38,925,494
Disbursements to policyholders and beneficiaries (excluding expenses)	19,845,113	22,741,119	19,915,811	16,998,741
New Business written	256,094,636	257,617,445	171,931,649	331,269,442
Life & Annuity certificates in force (adult and juvenile)	1,809,344,434	2,027,132,199	1,998,449,081	1,916,375,785

Automobile Experience in Ontario

The following tabulation shows the premiums and losses:

Year	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%
1971	426,893	301,624	70.7
1972	490,233	355,347	72.5
1973	548,792	401,966	73.2
1974	635,209	495,066	77.9
1975	815,272	565,209	69.3
1976	962,385	656,207	68.2
1977	1,094,434	752,641	68.7
1978	1,134,775	842,243	74.2
1979	1,197,620	912,947	76.2
1980	1,307,820	1,043,487	79.8
1981	1,508,216	1,273,191	84.4
1982	1,779,064	1,429,404	80.3
1983	1,917,506	1,606,391	83.8

Automobile Insurance Rate Differentials

The following table has been compiled to illustrate the widely varying automobile insurance claims experience of the different classes of drivers for which statistics are collected by the Superintendent of Insurance.

The figures shown are claim plus claim adjusting expenses per car insured for policies issued during one year periods ending 1982 and 1983 reported in the latest compilation. The experience relates to Ontario only and it should be emphasized that the figures refer to an average of all cars insured — not just those which were involved in accidents.

The figures are based on the existing statistical classification system which for principal operators under age 25 emphasizes age, sex and marital status but does not take into account years of driving experience.

In view of revisions to the Ontario Human Rights Act and provisions in the Charter of Rights, work is proceeding on the development of new statistical classifications which will emphasize driver record and use of vehicle and de-emphasize age, sex and marital status. Coding by new classifications commences in 1984 and 1985.

Tables Illustrating Reasons for Rate Differentials

Class Description	Average Losses Plus Claim Adjusting Expenses per Car Insured					
	Third Party Claims		$100 and $250 Deductible Collision Claims		Accident Benefits	
	1982	1983	1982	1983	1982	1983
A) Average for All Classes (Urban Territories)	192	215	91	84	23	24
Principal Operators Over 24						
No driving to work, no inexperienced operators	155	179	77	74	19	21
Up to 10 miles to work	194	216	87	83	25	26
Over 10 miles to work	207	221	99	95	21	26
Business driving	221	254	136	121	19	20
Young Drivers						
Occasional Driving Male Drivers under 25 (Suppl. to principal operator coverage)*	96	103	41	39	no data	no data
Married Males						
Ages 20 and under	875	678	241	162	58	47
Ages 21 to 24	313	310	136	130	29	35
Unmarried Males						
Ages 18 and under	879	977	411	313	52	59
Ages 19 and 20	610	588	273	223	51	42
Ages 21 and 22	403	467	212	192	35	35
Ages 23 and 24	317	508	179	155	33	42
Females						
Ages 20 and under	222	281	145	138	23	36
Ages 21 to 24	195	237	121	107	26	27
Rated as Having						
5 years claim free	163	185	82	78	20	22
3 years claim free	289	348	131	121	31	39
2 years claim free	313	387	116	104	33	42
1 year claim free	318	353	128	106	30	34
0 years claim free experience	450	378	137	124	47	41

**No data for female occasional drivers. Their claims are included with the Principal Operator claims.*

Class Description	Average Losses Plus Claim Adjusting Expenses per Car Insured					
	Third Party Claims		$100 and $250 Deductible Collision Claims		Accident Benefits	
	1982	1983	1982	1983	1982	1983
B) Average for All Classes (Rural Territories)	142	160	77	71	18	19
Principal Operators Over 24						
No driving to work, no inexperienced operators	121	140	64	61	14	16
Up to 10 miles to work	130	139	71	66	20	19
Over 10 miles to work	166	162	91	89	16	20
Business driving	132	188	116	98	11	23
Young Drivers						
Occasional Driving Male Drivers Under 24 (Suppl. to principal operator coverage)*	68	116	52	48	no data	no data
Married Males						
Ages 20 and under	616	290	170	159	23	294
Ages 21 to 24	157	265	106	100	50	24
Unmarried Males						
Ages 18 and under	628	753	341	371	44	79
Ages 19 and 20	407	439	297	249	30	51
Ages 21 and 22	347	529	231	204	40	47
Ages 23 and 24	296	355	176	167	46	25
Females						
Ages 20 and under	258	229	142	110	27	31
Ages 21 to 24	160	208	108	111	12	27
Rated as Having						
5 years claim free	117	138	69	65	15	17
3 years claim free	262	318	124	122	31	39
2 years claim free	291	214	117	97	36	27
1 year claim free	236	289	119	99	42	27
0 years claim free experience	316	229	150	121	45	27

**No data for female occasional drivers. Their claims are included with the Principal Operator claims.*

Farmers' Mutual Fire Insurance

The aggregate experience of the farm mutual fire insurance companies in Ontario is summarized below:

Year	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Loss Ratio	Surplus	No. of Companies
	thousands of $	*thousands of $*	%	*thousands of $*	
1979	38,338	22,837	59.6	64,140	51
1980	44,432	24,633	55.4	75,842	51
1981	53,844	31,043	57.6	94,526	51
1982	63,724	36,947	58.0	109,573	51
1983	73,814	45,398	61.5	125,433	51

Licensed Companies — December 31, 1982

PROVINCIAL AND EXTRA-PROVINCIAL COMPANIES

	No. of Companies 31 December 1982			Additions			Withdrawals			No. of Companies 31 December 1983		
	Ontario	Extra Provincial	Total	Ontario	Extra Provincial	Total	Ontario	Extra Provincial	Total	Ontario	Extra Provincial	Total
Life	3	8	11	1	—	1	—	—	—	4	8	12
Fraternal	6	—	6	—	—	—	1	—	1	5	—	5
Other Than Life	26	7	33	—	—	—	—	1	1	26	6	32
Farm Mutuals	52	—	52	—	—	—	—	—	—	52	—	52
Mut. Ben. Socs	49	—	49	—	—	—	1	—	1	48	—	48
Totals	136	15	151	1	—	1	2	1	3	135	14	149

FEDERAL AND FOREIGN COMPANIES

123 Life companies
236 Casualty companies
15 Companies writing both Life and Casualty
31 Fraternal societies

Agents, Brokers and Adjusters

During 1983, the following licences were issued:

Life insurance agents	17,044
Non-life insurance agents	2,050
Adjusters	961
	20,055

Included in the total of life insurance agents licensed are 825 dual licensed agents. These are agents who are also registered under the Ontario Securities Act to act as salesmen for mutual funds.

Investment Contract Company Salesmen

There were 550 salesmen registered in 1983.

Prepaid Medical Associations

Four Associations are now registered under the Prepaid Hospital and Medical Services Act.

LEGISLATION

1983 saw the passage on June 21st of Bill 71, an Act to amend the Credit Unions and Caisses Populaires Act, which with other changes altered the structure of the Ontario Share and Deposit Insurance Corporation (OSDIC) that is examined by the Superintendent. Such important amendments to the Act fell into three major categories designed to strengthen the Credit Union Leagues, OSDIC and the Ministry in the areas for which they are responsible respectively. On this basic premise, the principal features and effect of the amendments were:

(1) Major structural amendments affecting leagues and credit unions — required tighter control over leagues' stabilization funds to be held in trust and gave recognition to their "lender of last resort" responsibilities, provided for credit unions to have minimum retained earnings, varying degrees of liquidity established by regulation, tighter control over liquidity asset investments and their term, close matching of the terms of the assets with those of liabilities, compulsory audits with a provision for auditors to comment on matters arising from financial practices, and tightening up of league director eligibility;

(2) In affecting the Ontario Share and Deposit Insurance Corporation — increased the mandatory deposit insurance level from $20,000 to $60,000,

increased the number of directors, amended the objects of OSDIC to cover on request stabilization funds for non-league members, stipulated a take-over at a designated level of reserves and to be the Province's statistical centre, expanded the advisory role of OSDIC to the Director of Credit Unions on new incorporations, provided for annual insurance premiums and annual certification as well as a "one fund" concept for insurance purposes: the provision for OSDIC to take over a financially unsound credit union was unaffected by the amendments;

(3) In affecting the Ministry — provided the Director with system and individual unit directive powers for by-law, merger, liquidity and investment purposes, and incorporated a "compliance" section in the Act;

(4) In addition, housekeeping amendments provided for a tightening up of the "conflict of interest" section and of the lending parameters to prevent loans to corporations where an employee has a direct or indirect interest and prevent credit union directors from acting for remuneration in a professional capacity, and repealed the mandatory liquidity pool provisions.

Guidelines

Over the years the Superintendent of Insurance has issued guidelines to licensees respecting the conduct of the business of insurance in Ontario. The purpose of these guidelines is to give some direction or instruction to insurers mainly with respect to new developments in the insurance industry. In many cases guidelines as experience indicates and as matters develop, become regulations or part of the statutes. These guidelines are as follows:

(1) A guideline was issued on June 27, 1968, to all insurers transacting creditors group life insurance or creditors group accident and sickness insurance in Ontario in connection with premium rebating and over-charging of insurance premiums by certain automobile dealers in the Province. This guideline is still in effect and I would emphasize that the guideline is applicable to all creditors group insurance sold in Ontario.

(2) A guideline with respect to the marketing of automobile policies and synthetic fleets was issued on August 1, 1969. It arose out of the efforts of some automobile insurers to market automobile insurance on a mass merchandising basis. This guideline is still in effect.

(3) A guideline was issued on February 22, 1972, to all insurers transacting automobile insurance in Ontario in connection with the limitation on bringing action. This guideline arose out of investigations conducted by my office based on complaints by members of the public not represented by legal counsel having their claims against insurers prescribed by reason of the expiration of one-year limitation period for bringing action under the Insurance Act.

(4) A guideline was issued on April 24, 1972, arising from a decision of the Supreme Court of Ontario in the case of Hill vs. Lumbermens Mutual Insurance Company. This guideline deals with the situation where a member of the insuring public was denied coverage under the comprehensive personal liability part of the fire insurance policy. It deals with the case where listed property was not shown on the contract and suggests a method of proceeding whereby a standard of care will be taken by insurers and agents to ensure that all such properties are, in fact, covered.

(5) A guideline was issued on November 21, 1972 to all insurers transacting automobile insurance in Ontario in connection with the mandatory auto-

mobile accident benefit coverage provided under the then Schedule E (not Schedule C) to the Insurance Act. This guideline arose out of several instances reported to me of insurers failing to provide their insureds, or policy claimants, with the necessary information in order to make a claim for these benefits.

(6) A guideline was issued on January 22, 1973, to all proprietor insurance adjusters resulting from disciplinary action I found necessary to take against two proprietors of an adjusting firm for their conduct in connection with the settlement of a claim to the extent that one proprietor's licence was suspended and the other reprimanded and his licence continued only on a conditional basis. This guideline summarized the effects of the finding of my Advisory Board with respect to the duties and role of adjusters and re-affirmed the principles and ethics applicable to the licensing of adjusters in Ontario.

(7) A guideline was issued on May 15, 1973 respecting the mass advertising of life, accident and sickness insurance following its adoption, as amended, at the April 1973 Conference of the Superintendents of all provinces and territories of Canada. As thus amended, it replaced the original guideline on the subject which I had issued on February 28, 1972 and was published in my annual report for the year 1972. The guideline was further amended in 1976 to clarify and update the requirements with respect to the filing of mass-advertising material with the Superintendent of each of the several provinces. This guideline is based upon an interpretation of section 393 of the Insurance Act (Ontario) dealing with unfair and deceptive acts or practices in the business of insurance. Its basic purpose is to assure truthful and adequate disclosure in all advertisements and related literature used in the mass solicitation of life, accident and sickness insurance by the establishment of and adherence to certain minimum standards of conduct in such mass advertising.

(8) A guideline was issued on May 25, 1973 to all insurers transacting automobile insurance in Canada dealing with removal of the statutory condition in the standard automobile policies with respect to driving under the influence of intoxicating liquor or drugs, as a result of legislation recommended in this regard for enactment in all the common law provinces of Canada, subject to proclamation.

(9) Arising from the subsequent proclamation, naming September 1, 1973, as the effective date of the legislation referred to in item (8) above, a supplementary guideline was issued on July 16, 1973 drawing the attention of automobile insurers to this amendment deleting part of the automobile statutory condition dealing with driving an automobile while under the influence of intoxicating liquor or drugs and consequent amendment to the standard automobile policy form effective September 1, 1973.

(10) A guideline was issued on August 28, 1973 to all fraternal societies licensed in Ontario, drawing attention to the effect of the passing into law of the Corporations Tax Amendment Act 1972, which requires all such societies to pay premium tax with respect to contracts entered into by them after January 1, 1974.

(11) A guideline was issued on November 30, 1973 to all insurers in Ontario transacting creditors group life insurance and/or creditors group accident and sickness insurance with respect to every contract of creditors group insurance, setting forth requirements to be observed for the purpose of providing a basis for the sound underwriting and marketing of such insurance consistent with the overall interest of the insured debtor. I found the guideline

necessary as a result of a selective survey of certain types of these contracts by my office which showed that a number of improper and undesirable practices had become prevalent in the industry. This guideline amplifies and restates the purpose of my original guidline on the subject issued on June 27, 1968, which remains in effect and was published in my annual report for the year 1972.

(12) A supplementary guideline on creditors group insurance was issued on April 16, 1974, following a review of certain practical and transitional problems arising from implementation of the requirements under my main guideline as noted under item (11) above. The purpose of this supplementary guideline was to provide certain clarifications in connection with some of these matters.

(13) A guideline was issued on February 24, 1975 to all insurers transacting automobile insurance in Ontario concerning actions taken by insurers in the name of the insured with respect to a subrogated interest. This guideline stressed the importance of the insurer checking with the insured as to his interests in the matter so that the insured may not be denied the right of recovery with respect to his personal interests.

(14) A guideline was issued effective January 1, 1976 governing group accident insurance and group sickness insurance, as adopted by the Superintendents of Insurance for the several provinces and territories of Canada. This guideline generally sets out the conditions under which a contract of group insurance may be issued. It also prohibits the issuance of such a group contract unless the benefits are payable according to a schedule that is non discriminatory as between members or members of the same class, and governs other matters relating to insurance eligibility as well as concerning the payment of compensation by the insurer to the policyholder or an agent or employee thereof under a group contract.

(15) A guideline was issued effective July 1, 1976 governing disclosure relative to accident insurance and sickness insurance, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. Among other requirements, this guideline calls for the inclusion in each application for a policy and every advertisement and piece of sales literature that illustrates the cost of insurance for a specific type of policy, an information statement indicating a certain percentage of the premiums that will be required for claims, estimated by the actuary for the insurer on the basis of the assumption of morbidity, mortality, lapse and interest that the insurer uses in establishing the premiums to be charged for the policy.

(16) Another guideline on creditors group insurance was issued on May 17, 1976 in furtherance of the guideline noted under item (11) above and was subsequently adopted by the Superintendents of Insurance for the several provinces and territories of Canada. It established loss ratio requirements under a set formula with respect to all contracts of creditors group insurance.

(17) A guideline was issued on October 7, 1976 to all insurers and life insurers concerning the licensing of insurance agents. This guideline deals generally with the insurer's responsibilities with respect to renewal of licences by their agencies and the acceptance of business by insurers from unlicensed agents.

(18) A guideline was issued effective January 1, 1978 respecting the disclosure of benefits, limitations and exclusions in individual policies of accident and sickness insurance, as adopted by the Superintendents of Insurance of several provinces and territories of Canada. The basic purpose of this guideline is to encourage the issuance of clear and readable policies of accident insurance, sickness insurance or accident and sickness insurance to the end that purchasers may understand, as fully as possible, the coverage which is provided. Towards this end, the guideline requires a statement disclosing the principal benefits, conditions, exclusions or limitations of the policy to be prepared and delivered to the insured at the time of delivery of the policy, containing prescribed information to be given under a prominent caption. The guideline applies to all such policies with certain exceptions including non-renewable insurance issued for a period of six months or less that is issued in relation to a ticket or travel.

(19) A guideline was issued on March 25, 1980 to all insurers transacting legal expense in Ontario arising from the introduction of this new class of insurance in the Province. This guideline indicates that with respect to the underwriting of the new class of legal expense insurance in Ontario, insurers concerned shall observe certain conditions and limitations, namely: (a) all contracts of legal expense insurance shall provide the insured with complete freedom to select the lawyer of his own choosing, (b) no such contracts shall provide coverage with respect to the payment of fines and penalties imposed under any legislation, (c) all contracts of legal expense insurance shall stipulate that where the insured is also entitled to benefits covered under the Ontario Legal Aid Plan or other publicly financed program, benefits under the private insurer's plan will be treated as primary to the benefits payable under any other such programs. In accordance with the Cabinet minutes approving the regulation to create this new class of legal expense insurance under the Insurance Act, this guideline was developed in consultation between our Ministry and the Ministry of the Attorney General.

(20) A guideline was issued on May 28, 1980 to all insurers transacting automobile insurance in Ontario, restating the proper method for the writing and rating of insurance policies issued in respect of automobiles which are leased rather than owned, in accordance with applicable provisions of the Insurance Act.

(21) A guideline was issued on May 29, 1980 to all insurers transacting automobile insurance in Ontario, drawing attention to the discontinuance in Ontario of the 04 statistical classification for unmarried male principal operators aged 25 to 29, with effect from July 1, 1980. The reasons for the abolition of the special class were (a) no corresponding special classes existed for married males or for unmarried females in the same age group, causing doubts as to the validity of surcharges based on statistics for this group; (b) it having appeared that the use of the special category resulted in older unmarried males being pooled with females and married males aged 25 to 29, but not pooled with their counterparts aged 25 to 29, and (c) the elimination of a special category produced a clearer structure in the statistical plan: all drivers over age 24 are classified by vehicle use and claims record and not by age, sex or marital status. Insurers were therefore requested to adjust their rate table to reflect the statistical change in orderly fashion, with a target date or year-end 1980 for the changes.

(22) A guideline was issued on November 5, 1980 to all insurers transacting automobile insurance in Ontario with respect to side agreements entered into between the insurer and the insured which were designated as "endorsements" to the policy. This guideline drew attention to section 222 of the Insurance Act, which provides specifically for side agreements with respect to partial payment by insurers of third party claims. However, the guideline stressed that such agreements cannot and should not be designated as endorsements.

(23) A guideline was issued effective July 1, 1981 governing credit card group accident and sickness insurance, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. This guideline applies to group insurance contracts providing accident and/or sickness benefits to the named holders of a credit card and their families from a specific credit card issuer; however, it does not apply to group insurance contracts providing benefits for loss of income because of disability due to sickness. The guideline makes the insurer issuing a credit card group insurance policy responsible for all printed material regarding the insurance provided to each group of persons insured, and sets out the particulars to be contained in a certificate or other document issued for delivery to each group person insured as well as the procedure to be followed in making a claim. In addition, an anticipated loss ratio must be disclosed in accordance with item (15) noted above being the guideline for disclosure relative to accident and sickness insurance and requires all solicitation of credit card group insurance in the form of advertisements, brochures and related literature to observe the terms of item (7) noted above being the guideline respecting the mass advertising of life, accident and sickness insurance.

(24) A guideline was issued on August 10, 1981 to all insurers transacting general insurance in the provinces of Canada concerning the mass marketing of personal lines (property and automobile) insurance as developed by an industry/provincial governments committee in respect of both existing and new business. The purpose of this guideline was to (a) ensure truthful and adequate disclosure in all literature used in the mass marketing of such insurance; (b) establish certain minimum standards of conduct in the solicitation of business to avoid unfair competition and practices among insurers; and (c) set out and ensure that no industry rating bureau and no insurer shall fix or make a rate or schedule of rates or charge a rate for insurance (falling within the scope of the guideline) to a qualifying group that would result in a lower cost to an individual in such group than such individual would have to pay if insured individually, nor shall any insurer engage in any unfair or deceptive acts or practices. This guideline has full force and effect in all Canadian jurisdictions, except Quebec, with a few variances only in the case of Alberta and Saskatchewan.

(25) A guideline was issued on October 19, 1981 to all insurers transacting automobile insurance in Ontario concerning the processing of new or renewal policies for elderly drivers. This guideline, resulting from an earlier investigation by my office, was prepared and based on the evidence of various discriminatory practices in effect which could be considered to be unfair. It sets out certain practices in this regard which are considered to be unfair and prohibited, including, solely by reason of age, any refusal by an insurer to accept in the normal way a new business application for an elderly driver, any imposition on him of a higher premium or requirement for medical examinations or eye tests. The guideline also indicated that any instance or failure to comply with it as reported to me may be considered grounds to convene a hearing to determine whether an order will be made against the insurer concerned prohibiting the practice.

(26) A guideline was issued effective January 1, 1982 respecting disclosure on group and creditors group accident and sickness insurance, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. This guideline applies to group insurance contracts and creditors' group insurance contracts providing accident and/or sickness benefits, except blanket insurance, a contract of group insurance of a non-renewable type issued for a term of six months or less or a credit card group insurance contract. In the applicable cases, its requirements include an obligation on the insurer to issue for delivery by the insured to each group person insured a certificate or other document in which are set forth prescribed particulars relating to the contract with sufficient identification of the same and the procedure to be followed in making a claim.

(27) A guideline was issued also effective January 1, 1982 respecting travel accident and sickness insurance, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. The purpose of this guideline is to ensure that purchasers of travel accident and sickness insurance will have access to full information on the travel insurance being made available and that a policy, certificate or other document providing full particulars of the benefits, limitations and exclusions will confirm the coverage purchased. It also requires all solicitation of travel accident and sickness insurance in the form of advertisements, brochures and related literature to observe the terms of item (7) noted above, being the guideline respecting the mass advertising of life, accident and sickness insurance.

(28) A guideline governing group life insurance has been in effect for some years, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada and amended from time to time as required. In setting out the requirements and conditions for the issuance of a group life insurance contract and otherwise, this guideline corresponds to item (14) noted above, being the guideline governing group accident and sickness insurance.

(29) A guideline respecting the adjustment of losses by salaried employees of a licensed insurer in regard to every contract other than (i) a contract of life insurance, (ii) a contract of accident and/or sickness insurance, and (iii) a contract of marine insurance has been in place for some years, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. This guideline governs the training of staff adjusters of licensed insurers to ensure qualification to handle in a professional and competent manner those losses which they are authorized to adjust and that, pending completion of such training, the adjustment of losses by trainee adjusters will be supervised by a person trained and qualified to handle the class and level of losses under adjustment. This guideline also expects the cooperation of licensed insurers in maintaining standing instructions to govern the conduct and procedures to be followed by their staff adjusters and telephone adjusters including, where applicable, appraisers, such standing instructions to be brought to the attention of all such staff, including trainees, and a record of formal acknowledgment by them to be maintained. It also points to varying government requirements and regulations relating to unfair and deceptive acts and practices in the business of insurance, some of which apply specifically to adjusters.

(30) A guideline for automobile damage appraisers has been in place for some years, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. This guideline sets out the standards of conduct to be observed by a damage appraiser in appraising damage as well as the qualifications and competency expected of a damage appraiser by demonstrating sound judgment and an ability to prepare accurate appraisals and to have practical knowledge of all relevant technical matters.

Further information concerning the Guidelines is available on request from the Office of the Superintendent of Insurance, 6th Floor, 555 Yonge Street, Toronto, Ontario.

INFORMATION COUNSELLING SERVICE

In 1983, the Policy Service Officers in my office received 1,687 written inquiries or complaints and 9,911 telephone inquiries, and conducted 387 personal interviews.

Investigation Branch

The purpose of this Branch is to investigate allegations of illegal and unethical conduct on the part of licencees and others in respect of the requirement of the Acts administered by this Office. The Branch also maintains a liaison with other enforcement agencies on a national and international basis and undertakes special inquiries on the instructions of the Superintendent.

During the year, a total of 159 investigations, which included 80 carried over from 1982, were assigned to the Branch. The position of these investigations is as follows:

Regulatory Hearings	3
Charges Laid Under Provincial Acts	3
Criminal Code Charges Laid	6
Unfounded	57
Unsubstantiated	23
Cease and Desist	12
Compliance Order Or Directive	0
Other	19
Still under investigation	36

Personnel

The total complement of the Division, at 31 December 1983 was 115, which included:

Cemeteries Branch	11
Credit Unions Branch	17
Motor Vehicles Accident Claims Fund	27

Association of Superintendents of Insurance

The Sixty-sixth Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada was held in Edmonton, Alberta in October 1983. Approximately 330 members of the insurance fraternity and their legal representatives attended.

The following officers of the Association were elected for the year 1983-84:

President: Tom Makin, Superintendent of Insurance, New Brunswick.

Vice-President: Lawrence Umlah, Superintendent of Insurance, Nova Scotia.

Secretary-Treasurer: H.R. Terhune, Deputy Superintendent of Insurance, Ontario.

Auditor: Douglas M. Murton, C.A., Office of the Superintendent of Insurance, Ontario.

The 1984 conference was held at Regina, Saskatchewan, week of September 23/84.

TORONTO, ONTARIO
DECEMBER, 1984

M.A. THOMPSON, Q.C.
Superintendent of Insurance

LICENCE REGISTER

For the purpose of this record insurers classified, by Section 23 of *The Insurance Act*, as in 1. and 2. (except Farmers' Mutual Fire Companies), 3. 6. 7. and 9. are grouped together alphabetically.

Part of class 2., dealing with Farmers' Mutual Fire Companies, and classes 4. 5. and 8. are separately listed, alphabetically. (As of September 15, 1981.)

LICENCED INSURERS

LICENCE REGISTER

LICENSED INSURERS

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Abbey Life Insurance Company of Canada 3027 Harvester Road Burlington, Ontario L7N 3G9 W.D. Millar, Chief Agent	Life, Accident and Sickness.
Abeille-Paix Reassurances 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Abstainers' Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3P4 M.E. Schultz, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft
The Acadia Life Insurance Company 439 University Avenue P.O. Box 219-A Toronto, Ontario M5W 1B6 J.B. Murch, Chief Agent	Life
Adriatic Insurance Company of Canada (Compagnie d'Assurances Adriatique du Canada) 45 Sheppard Avenue East, Suite 517-518 Willowdale, Ontario M2N 5W9 B.J. Boyle, Chief Agent	Automobile, Liability and Property (limited to the business of reinsurance)
Advocate General Insurance Company of Canada 250 Ferrand Drive, Suite 905 Don Mills, Ontario M3C 3G8 I. Sainsbury, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety
Aeterna-Life, Insurance Company (Aeterna-Vie, Compagnie d'Assurance) Box 101, 401 Bay Street, Suite 2212 Toronto, Ontario M5H 2Y4 H.S. Day, Chief Agent c/o Day, Ault	Life, Accident and Sickness.
The Aetna Casualty and Surety Company 145 King Street West Toronto, Ontario M5H 3T7 D.F. Duncan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Aetna Casualty Company of Canada 145 King Street West Toronto, Ontario M5H 3T7 G.N. Farquhar, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Aetna Insurance Company 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Aetna Life Insurance Company 145 King Street West Toron[illegible], Ontario M5H 3T7 D.F. Duncan, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Affiliated F M Insurance Company 155 Gordon Baker Road, Suite 202 Willowdale, Ontario M2H 3N7 P.G. Antonsen, Chief Agent	Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Albion Insurance Company of Canada Suite 1100, 1 St. Clair Avenue West Toronto, Ontario M4V 2Z1 F. Elliott, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Alexander Hamilton Life Insurance Company of America 85 Bloor Street East Toronto, Ontario M4W 1B4 M.A. Castonguay, Chief Agent	Life, Accident and Sickness.
Allendale Mutual Insurance Company 155 Gordon Baker Road, Suite 202 Willowdale, Ontario M2H 3N7 P.G. Antonsen, Chief Agent	Boiler and Machinery and Property.
Alliance Mutual Life Insurance Company 160 Elgin Street Ottawa, Ontario K1N 8S3 Robert Chevrier, Chief Agent c/o Gowling & Henderson	Life, Accident and Sickness.
Allianz Insurance Company Room 1212, 7 King Street East Toronto, Ontario M5C 1A2 D.P. Morgan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Allstate Insurance Company 255 Consumers Road Willowdale, Ontario M2J 1R4 D.B. Winn, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Insurance Company of Canada 255 Consumers Road Willowdale, Ontario M2J 1R4 D.B. Winn, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Life Insurance Company 255 Consumers Road Willowdale, Ontario M2J 1R4 D.B. Winn, Chief Agent	Life, Accident and Sickness.
Allstate Life Insurance Company of Canada 255 Consumers Road Willowdale, Ontario M2J 1R4 D.B. Winn, Chief Agent	Life, Accident and Sickness.
Alpina Insurance Company, Limited 188 University Avenue, 9th Floor Toronto, Ontario M5H 3C3 H.J. Saunders, Chief Agent c/o Zurich Insurance Company	Automobile, Liability, Marine and Property.
American Bankers Insurance Company of Florida 111 Merton Street, # 207 Toronto, Ontario M4S 3A7 B.D. Campbell, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
American Bankers Life Assurance Company of Florida 111 Merton Street, # 207 Toronto, Ontario M4S 3A7 B.D. Campbell, Chief Agent	Life, Accident and Sickness.
American Credit Indemnity Company of New York Suite 114, 6 Lansing Square Toronto, Ontario M2J 1T5 M.C. Caza, Chief Agent	Credit.
American Health and Life Insurance Company Suite 114, 6 Lansing Square, Willowdale, Ontario M2J 1T5 M.C. Caza, Chief Agent	Life, Accident and Sickness.
American Home Assurance Company 55 University Avenue, Suite 1000 Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
American Life Insurance Company (Compagnie D'Assurance American Life) 55 University Avenue, Suite 1000 Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Life, Accident and Sickness.
American Mutual Liability Insurance Company 2632 Liruma Road Mississauga, Ontario L5K 1Z1 W.S. Utter, Chief Agent	Accident and Sickness, Aircraft, Automobile, Liability and Property.
American National Fire Insurance Company P.O. Box 351, Suite 1800 Commerce Court West Toronto, Ontario M5L 1H4 J.P. Bassel, Chief Agent c/o Bassel, Sullivan & Leake	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
American National Insurance Company P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
American Re-Insurance Company 20 Toronto Street Toronto, Ontario M5C 2B8 David L. Breckles, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
The American Road Insurance Company The Canadian Road Oakville, Ontario L6J 5C7 J.B. Gregorovich, Chief Agent	Automobile, Credit, Property and Surety.
American United Life Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life (limited to contracts of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Ancienne Mutuelle Reassurance P.O. Box 31 Commerce Court Postal Station Toronto, Ontario M5L 1B2 J.A. Tucker, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety (limited to the business of reinsurance).
Anglo Canada General Insurance Company 171 Queens Avenue London, Ontario N6A 5J7 E.O. Shieck, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.
Argonaut Insurance Company 145 King Street West Toronto, Ontario M5H 1V8 D.H. Atkins, Chief Agent c/o Coopers & Lybrand	Aircraft, Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
Arkwright-Boston Manufacturers Mutual Insurance Company 45 Charles Street East Toronto, Ontario M4Y 1S2 N.P. Wight, Chief Agent	Boiler and Machinery, Liability and Property.
Assitalia — Le Assicurazioni d'Italia S.p.A. Suite 1600, 20 Queen Street West Toronto, Ontario M5H 3A3 W.I. Thompson, Chief Agent c/o Canadian International Reinsurance Brokers Ltd.	Liability, Marine and Property.
Assumption Mutual Life Insurance Company (Assomption Compagnie Mutuelle d'Assurance-Vie) 2365 Georgina Drive Ottawa, Ontario K2B 7M6 Hon. Louis J. Robichaud, Chief Agent	Life, Accident and Sickness.
Assurance-vie Desjardins 325 Dalhousie Street Ottawa, Ontario K1N 7G2 J. L'Heureux, Chief Agent	Life, Accident and Sickness.
Atlantic Mutual Life Assurance Company Suite 3105, Toronto-Dominion Tower P.O. Box 60 Toronto, Ontario M5K 1G4 Meredith Fleming, Chief Agent c/o Fleming, Smoke, Burgess & Phillips	Life, Accident and Sickness.
Aviation & General Insurance Company Limited Royal Bank Plaza, Suite 2530 South Tower, P.O. Box 2 Toronto, Ontario M5J 2J1 D.S. Barbeau, Chief Agent	Accident and Sickness, Aircraft and Liability.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
B	
Balboa Insurance Company 201 Queens Avenue, P.O. Box 5071 London, Ontario N6A 4M5 R.J. O'Brien, Chief Agent	Fire, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Baloise Insurance Company Limited Suite 214, 40 University Avenue Toronto, Ontario M5J 1T1 J.G. Dovey, Chief Agent	Property and Marine (the Company may use in the transaction of its business in Ontario either the above name or its name in French: La Baloise, Compagnie d'Assurances, or both of such names).
Baltica-Skandinavia Reinsurance Company of Canada (Compagnie de Réassurances Baltica-Skandinavia du Canada) Suite 1012 111 Richmond Street West Toronto, Ontario M5H 2G4 Paul E. Lindblad, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Bankers Life and Casualty Company P.O. Box 67 100 Main Street East, Suite 4200 Hamilton, Ontario L8N 3B3 G.R. Pearsall, Chief Agent	Life, limited to business arising under group policies issued to policyholders in the United States and to the business of reinsurance, and Accident and Sickness.
Bankers Life Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Bay City General Insurance Company 505 York Boulevard Hamilton, Ontario L8R 3K4 J.C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
The Boiler Inspection and Insurance Company of Canada (La Compagnie d'Inspection et d'Assurance Chaudière et Machinerie) 8 King Street East Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery, Liability and Property.
The British Aviation Insurance Company, Limited 240 Eglinton Avenue East Toronto, Ontario M4P 1K8 J.A. Redwood, Chief Agent	Accident, Aircraft, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
Buffalo Insurance Company P.O. Box 30 Toronto-Dominion Centre, Suite 3000 Toronto, Ontario M5K 1C1 F. Douglas Gibson, Q.C., Chief Agent c/o Fasken & Calvin	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Business Men's Assurance Company of America Canada Life Building 330 University Avenue Toronto, Ontario M5G 1R8 Gordon A. Gibbins, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
C	
CAA Insurance Company (Ontario) 2 Carlton Street Toronto, Ontario M5B 1J4 N.D. Gaskin, Chief Agent	Automobile, Accident and Sickness, Legal Expense, Liability and Property.
Calvert Insurance Company 18 King Street East, Suite 201 Toronto, Ontario M5C 2R6 C.F. Dumaresq, Chief Agent	Automobile and Liability.
The Canada Accident and Fire Assurance Company Commercial Union Tower, P.O. Box 441 Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canada Life Assurance Company 330 University Avenue Toronto, Ontario M5G 1R8 E.H. Crawford, Chief Agent	Life, Accident and Sickness.
Canada Security Assurance Company 60 Yonge Street Toronto, Ontario M5E 1H5 R.H. Stevens, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (as a discontinuing company).
The Canadian Commerce Insurance Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Canadian General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Canadian General Life Insurance Company # 1202 Terminal Towers 105 Main Street East, P.O. Box 918 Hamilton, Ontario L8N 3P6 J.W. Roberts, Chief Agent	Life, Accident and Sickness.
Canadian Great Lakes Casualty and Surety Company Ltd. (Compagnie Canadienne d'Assurances et de Cautionnement Great Lakes Inc.) 235 Yorkland Blvd., Suite 700 Willowdale, Ontario M2J 4Y8 C.E. Sharp, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Canadian Home Assurance Company Suite 517-518, 45 Sheppard Avenue East Toronto, Ontario M2N 5W9 Bernard J. Boyle, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canadian Indemnity Company 85 Richmond Street West, Suite 710-725 Toronto, Ontario M5H 2E4 E.J. Anderson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
The Canadian Millers' Mutual Fire Insurance Company 40 George Street North Cambridge, Ontario N1S 2M8 C.E. Dolmage, Chief Agent	Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
The Canadian Provincial Insurance Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Canadian Reassurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
Canadian Reinsurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Mortgage, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
The Canadian Surety Company 2180 Yonge Street, 7th Floor Toronto, Ontario M4S 2C2 J. Robertson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canadian Union Insurance Company (L'Union Canadienne, Compagnie d'Assurances) 111 Richmond Street West, Suite 212 Toronto, Ontario M5H 2G4 J. Murray, Chief Agent c/o J.B.M. Murray Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Canadian Universal Insurance Company Limited (La Compagnie d'Assurance Canadienne Universelle Limitée) P.O. Box 12, First Canadian Place Toronto, Ontario M5X 1B3 John Carson, Chief Agent c/o Touche-Ross & Co.	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau 120 Bloor Street East Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent c/o Sommerville, Scace, White & Lamson	Fire.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Capitol Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Carolina Life & Accident Insurance Company	See Colonial Life & Accident Insurance Company.
The Casualty Company of Canada 165 University Avenue Toronto, Ontario M5H 3B9 D.A. Waugh, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Centennial Insurance Company 45 Charles Street East Toronto, Ontario M4Y 1S8 G.G. Symons, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Central Mutual Insurance Company 20 Wood Glen Road Scarborough, Ontario M1N 2V7 Sydney Barlow, Chief Agent	Automobile, Fidelity, Liability, Property and Surety (as a discontinuing company).
The Century Insurance Company of Canada 439 University Avenue Toronto, Ontario M5G 1Y8 J.B. Murch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
Charter National Life Insurance Company P.O. Box 31, Commerce Court Postal Station Toronto, Ontario M5L 1B2 J.A. Tucker, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.
Chateau Insurance Company (Chateau Compagnie d'Assurance) 2300 Yonge Street, Suite 2900 Toronto, Ontario M4P 2X3 R.J. McCormick, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Fidelity, Liability, Property and Surety.
Chicago Title Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Chrysler Insurance Company Suite 201, Plaza One Meadowvale Corporate Centre 2000 Argentia Road Mississauga, Ontario L5N 1P7 G.G. Sampson, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.
Chrysler Life Insurance Company of Canada (Chrysler Compagnie d'Assurance Vie du Canada) Plaza One, Suite 201 2000 Argentia Road Mississauga, Ontario L5N 1P7 G.G. Sampson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Chubb Insurance Company of Canada 26 Wellington Street East Toronto, Ontario M5E 1S2 R.T. Van Gieson, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety
The Citadel General Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5 J.E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety.
The Citadel Life Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5 F.W. Tallman, Chief Agent	Life, Accident and Sickness
Coachman Insurance Company P.O. Box 157, Station "U" Toronto, Ontario M8Z 5P1 Bernard S. Aaron, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety
College Retirement Equities Fund 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life
Cologne Life Reinsurance Company 2 St. Clair Avenue East Toronto, Ontario M4T 2V6 W.H. Gleed, Chief Agent	Life, Accident and Sickness (limited to the business of reinsurance).
Colonia General Insurance Company (Colonia Versicherung Aktiengesellschaft) 2 St. Clair Avenue East, 14th Floor Toronto, Ontario M4T 2V6 W.H. Gleed, Chief Agent	Marine (excluding the undertaking or renewal of insurance contracts in Ontario, after January 1, 1983).
Colonia Life Insurance Company (Colonia Compagnie d'Assurance-Vie) 2 St. Clair Avenue East, 14th Floor Toronto, Ontario M4T 2V6 W.H. Gleed, Chief Agent	Life, Accident and Sickness.
Colonial Life & Accident Insurance Company 3rd Floor, 6075 Yonge Street Willowdale, Ontario M2M 3W2 Ian S. Paterson, Chief Agent	Life, Accident and Sickness, and the company shall use the name "Carolina Life & Accident Insurance Company" in the transaction of its business in Ontario.
Combined Insurance Company of America 980 Yonge Street Toronto, Ontario M4W 2J9 Peter Cherian, Chief Agent	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "Compagnie d'assurance Combined d'Amérique").
Commerce and Industry Insurance Company of Canada (La Compagnie d'Assurances Commerce et Industrie du Canada) Suite 1000, 55 University Avenue Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Commerce Group Insurance Company (Le Groupe Commerce Compagnie d'Assurances) P.O. Box 48, Toronto-Dominion Centre Toronto Dominion Bank Tower Toronto, Ontario M5K 1E6 B.R. Cheeseman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Commercial Life Assurance Company of Canada 1303 Yonge Street Toronto, Ontario M4T 1X1 J.N. McCarthy, Chief Agent	Life, Accident and Sickness.
Commercial Travelers Mutual Insurance Company (Compagnie Mutuelle D'Assurances Commercial Travelers) (Incorporated under the laws of the State of New York, U.S.A.) 150 Eglinton Avenue East, Suite 301 Toronto, Ontario M4P 1E8 W. Jorgens, Chief Agent	Accident and Sickness.
Commercial Union Assurance Company of Canada (La Compagnie d'Assurance Union Commerciale du Canada) P.O. Box 441, Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
Commercial Union Assurance Company plc P.O. Box 441 Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Life, Accident and Sickness, Aircraft, Marine and Property.
Commonwealth Insurance Company Bank of Canada Building 250 University Avenue Toronto, Ontario M5H 3E9 B.V. Elliot, Chief Agent c/o Borden & Elliott	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Compagnie Transcontinentale de Réassurance P.O. Box 262, Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Confederation Life Insurance Company 321 Bloor Street East Toronto, Ontario M4W 1H1 J.A. Rhind, Chief Agent	Life, Accident and Sickness.
Connecticut General Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cosmine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Constellation Assurance Company (Constellation Compagnie d'Assurance) 26 Wellington Street East Toronto, Ontario M5E 1J6 T. Larry Bourk, Chief Agent	Life (Restricted to the servicing of Ontario policies issued prior to May 31, 1978, and payment of claims thereunder), Accident and Sickness.
Constitution Insurance Company of Canada 500 University Avenue, 4th Floor Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Fidelity, Legal Expense, Liability, Property and Surety.
Continental Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5 F.W. Tallman, Chief Agent	Life, Accident and Sickness.
Continental Casualty Company 1075 Bay Street Toronto, Ontario M5S 2W5 J.E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Continental Insurance Company P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Continental Insurance Company of Canada (La Compagnie d'Assurance Continental du Canada) P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 William W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Contingency Insurance Company Limited 505 York Boulevard Hamilton, Ontario L8R 3K4 John Conway Stradwick, Jr., Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Les Coopérants, Société Mutuelle d'Assurance-vie 235 Chemin Montreal Ottawa, Ontario K1L 6C7 R. Crete, Chief Agent	Life, Accident and Sickness.
Co-operators General Insurance Company (La Compagnie d'Assurance Générale Co-operators) Priory Square Guelph, Ontario N1H 6P8 W. Weafer, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety.
Co-operators Life Insurance Company (Co-operators Compagnie d'Assurance-Vie) Priory Square Guelph, Ontario N1H 6P8 W. Weafer, Chief Agent	Life, Accident and Sickness.
Cornhill Insurance Company of Canada 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Coronation Insurance Company, Limited 18 King Street East, Suite 201 Toronto, Ontario M5C 2R6 C.F. Dumaresq, Chief Agent	Accident, Aircraft, Automobile, Fidelity, Hail, Property, Public Liability and Surety.
The Credit Life Insurance Company Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
Crown Life Insurance Company (Crown, Compagnie d'Assurance-vie) 120 Bloor Street East Toronto, Ontario M4W 1B8 R.A. Bandeen, Chief Agent	Life, Accident and Sickness.
Cumis General Insurance Company (La Compagnie d'Assurance Générale Cumis) 151 North Service Road, P.O. Box 5065 Burlington, Ontario L7R 4C2 J.L.H. Lanctot, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Cumis Insurance Society, Inc. P.O. Box 5065 Burlington, Ontario L7R 4C2 J.L.H. Lanctot, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Cumis Life Insurance Company (La Compagnie d'Assurance-Vie Cumis) 151 North Service Road, P.O. Box 5065 Burlington, Ontario L7R 4C2 J.L.H. Lanctot, Chief Agent	Life, Accident and Sickness (to the extent authorized by its instrument of incorporation).
Cuna Mutual Insurance Society (La Société d'Assurance Cuna Mutuelle) P.O. Box 65 Hamilton, Ontario L8N 3B2 J.L.H. Lanctot, Chief Agent	Life, Accident and Sickness (limited to the writing of insurance on the lives of members of credit unions).
D	
The Dominion Insurance Corporation P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Dominion Life Assurance Company 111 Westmount Road South Waterloo, Ontario N2J 4C6 J.S. Acheson, Chief Agent	Life, Accident and Sickness.
The Dominion of Canada General Insurance Company 165 University Avenue Toronto, Ontario M5H 3B9 D.A. Waugh, Chief Agent	Life (excluding insurance on the participating plan), Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
E	
Eagle Star Insurance Company Limited Suite 201 180 Bloor Street West Toronto, Ontario M5S 2V6 M.P. Greening, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety
Eaton Bay Insurance Company 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3 R.W. Broughton, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.
Eaton Bay Life Assurance Company 595 Bay Street Toronto, Ontario M5G 2C6 W.R. Livingston, Chief Agent	Life, Accident and Sickness.
Ecclesiastical Insurance Office Public Limited Company (Société des Assurances Ecclésiastiques) Box 2401 2300 Yonge Street, Suite 1707 Toronto, Ontario M4P 1E4 P.C. Mangin, Chief Agent	Automobile, Liability, Marine and Property.
Economical Mutual Insurance Company 10 Duke Street West, P.O. Box 700 Kitchener, Ontario N2G 4C1 J.T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
L'Economie Mutuelle-Vie Room 702, 100 Sparks Street Ottawa, Ontario K1P 5B7 A. Giroux, Chief Agent	Life, Accident and Sickness.
Elite Insurance Company Suite 400, 200 University Avenue Toronto, Ontario M5H 2K4 J. Macdonald, Chief Agent c/o Beard, Winter, Gordon	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Emmco Insurance Company 45 Sheppard Avenue East, Suite 111 Willowdale, Ontario M2N 5W9 Don E. Wilson, Chief Agent	Accident and Sickness, Automobile, Legal Expense, Liability and Property.
The Empire Life Insurance Company (L'Empire, Compagnie d'Assurance-Vie) P.O. Box 1000 Kingston, Ontario K7L 4Y4 D.C. Elliott, Chief Agent	Life, Accident and Sickness.
Employers Insurance of Wausau, A Mutual Company (Société d'assurance mutuelle des employeurs de Wausau) 55 University Avenue Suite 400, P.O. Box 25 Toronto, Ontario M5J 2H7 J.B. Harrison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS -- *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Employers Reinsurance Corporation 199 Bay Street Toronto, Ontario M5J 1L4 J.L. Beamish, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.
English and American Insurance Company, Limited 48 Yonge Street, Suite 1200 Toronto, Ontario M5E IG6 I.B. Manley, Chief Agent	Aircraft, Liability, Marine and Property.
Ennia Insurance Company (U.K.) Limited 250 Ferrand Drive 7th Floor Don Mills, Ontario M3C 3G8 G.A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Aircraft, Liability and Property.
The Equitable Life Assurance Society of the United States P.O. Box 50, First Canadian Place Toronto, Ontario M5X 1B8 E.J.M. Huycke, Q.C., Chief Agent c/o Osler, Hoskin & Harcourt	Life, Accident and Sickness.
The Equitable Life Insurance Company of Canada One Westmount Road North Waterloo, Ontario N2J 4C7 D.L. MacLeod, Chief Agent	Life, Accident and Sickness.
The Excelsior Life Insurance Company (L'Excelsior, Compagnie d'Assurance-Vie) 145 King Street West Toronto, Ontario M5H 3T7 G.N. Farquhar, Chief Agent	Life, Accident and Sickness.
F	
Family Life Assurance Company Royal Bank Plaza, P.O. Box 38 Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Life.
Federal Insurance Company 26 Wellington Street East Suite 1100 Toronto, Ontario M5E IS2 P.B. Smith, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Federated Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 W.E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "La Compagnie d'Assurance-Vie Federated").

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Federated Mutual Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 W.E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "La Federated, Compagnie Mutuelle d'Assurances").
Federation Insurance Company of Canada 180 Dundas Street West Suite 309 Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Fidelity Insurance Company of Canada 4 King Street West, 15th Floor Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Fidelity Life Assurance Company Box 48, Toronto-Dominion Bank Tower Toronto-Dominion Centre Toronto, Ontario M5K 1E6 E.A. McNeill, Chief Agent c/o McCarthy & McCarthy	Life, Accident and Sickness.
Financial Life Assurance Company of Canada 250 University Avenue Toronto, Ontario M5H 3G9 N.J. Munn, Q.C., Chief Agent c/o Borden & Elliott	Life, Accident and Sickness.
The Fire Insurance Company of Canada 111 Richmond Street West, Suite 212 Toronto, Ontario M5H 2G4 J.B.M. Murray, Chief Agent c/o J. B. M. Murray Ltd.	Automobile, Liability and Property.
Fireman's Fund American Life Insurance Company 350 Bloor Street East P.O. Box 4060, Station "A" Toronto, Ontario M5W 1L9 J.L. Kirschbaum, Chief Agent	Life, Accident and Sickness.
Fireman's Fund Insurance Company P.O. Box 4060, Station "A" 350 Bloor Street East Toronto, Ontario M5W 1L9 J.L. Kirschbaum, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Fireman's Fund Insurance Company of Canada P.O. Box 4060, Station "A" 350 Bloor Street East Toronto, Ontario M5W 1L9 J.L. Kirschbaum, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
First National Insurance Company of America Box 3000, Postal Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Ford Life Insurance Company The Canadian Road Oakville, Ontario L6J 5C7 J.B. Gregorovich, Chief Agent	Life, Accident and Sickness.
Foremost Insurance Company, Grand Rapids, Michigan 372 Bay Street Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Fire, Accident, Aircraft, Automobile, Credit, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Foresters Indemnity Company (L'Indemnité Compagnie des Forestiers) 789 Don Mills Road Don Mills, Ontario M3C 1T9 N. Carpenter, Chief Agent	Accident and Sickness, Liability and Property.
The Franklin Life Insurance Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Frankona Rückversicherungs-Aktien-Gesellschaft 505 Consumers Road, Suite 801 Willowdale, Ontario M2J 4V8 D.M. Williams, Chief Agent	Life, Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
G	
Gan Incendie Accidents Compagnie Française d'Assurances et de Réassurances Incendie, Accidents et Risques Divers 505 York Boulevard, Box 2018 Hamilton, Ontario L8N 3S3 J.C. Stradwick, Jr., Chief Agent	Automobile, Boiler and Machinery, Hail, Liability and Property.
The General Accident Assurance Company of Canada The Exchange Tower, Suite 2600 2 First Canadian Place P.O. Box 410 Toronto, Ontario M5X 1J1 L.G. Latham, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property and Surety.
General American Life Insurance Company P.O. Box 31, Commerce Court Postal Station Toronto, Ontario M5L 1B2 Wallace D. Cox, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.
General Insurance Company of America Box 3000, Postal Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
General Reassurance Corporation First Canadian Place, P.O. Box 12 Toronto, Ontario M5X 1B3 John A. Orr, Chief Agent c/o Touche, Ross & Co.	Life, Accident and Sickness (limited to contracts of reinsurance). On the condition that ownership of the company remains with General Reinsurance Corporation.
General Reinsurance Corporation Suite 6565, First Canadian Place 100 King Street West Toronto, Ontario M5X 1B1 G.W. Lee, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
General Security Insurance Company of Canada (La Sécurité Compagnie d'Assurances Générales du Canada) Suite 400, 200 University Avenue Toronto, Ontario M5H 2K4 E.A. Sabol, Q.C., Chief Agent c/o Beard, Winter, Gordon	Fidelity and Surety.
Gerling Global General Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6 Dr. Rolf R. Kern, Chief AgentCD	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Gerling Global Life Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6 K.H. Klaeser, Chief Agent	Life, Accident and Sickness.
Gerling Global Reinsurance Company 480 University Avenue Toronto, Ontario M5G 1V6 Dr. Rolf R. Kern, Chief Agent	Life, Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).
Gibraltar General Insurance Company 171 Queens Avenue London, Ontario N6A 5J7 E.O. Shieck, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Guarantee, Hail, Legal Expense, Liability, Marine and Property.
Glacier National Life Assurance Company 390 Bay Street, Suite 1919 Toronto, Ontario M5H 2Y2 Carl Keyfetz, Q.C., Chief Agent	Life, Accident and Sickness.
Globe Life Insurance Company Two Robert Speck Parkway, Suite 1140 Mississauga, Ontario L4Z 1H8 J.E. Harris, Chief Agent	Life, Accident and Sickness. Upon the condition that the words "incorporated under the laws of the State of Illinois, U.S.A." will be used in conspicuous relation to the name "Globe Life Insurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Gold Circle Insurance Company (Cercle d'Or, Compagnie d'Assurance) 55 Yonge Street, 12th Floor Toronto, Ontario M5E 1T5 G.J. Fournier, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Gore Mutual Insurance Company 252 Dundas Street Cambridge, Ontario N1R 5T3 D.D. McKay, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.
Grain Insurance and Guarantee Company # 507 — 20 Victoria Street Toronto, Ontario M5C 2N8 Wallace D. Cox, Q.C., Chief Agent c/o Cox, Armstrong & Smith	Accident and Sickness, Fidelity, Liability, Property and Surety.
Great American Insurance Company P.O. Box 351, Suite 1800 Commerce Court West Toronto, Ontario M5L 1H4 J.P. Bassel, Chief Agent c/o Bassel, Sullivan & Leake	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Great Eastern Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
The Great Lakes Reinsurance Company 390 Bay Street, Suite 2100 Toronto, Ontario M5H 2Y2 I.P. Emblin, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
The Great-West Life Assurance Company (La Great-West, Compagnie d'Assurance-Vie) 3300 Bloor Street West, Suite 660 Toronto, Ontario M8X 2X2 G.F. Stovel, Chief Agent	Life, Accident and Sickness.
Le Groupe Desjardins, Assurances générales 200 University Avenue, Suite 400 Toronto, Ontario M5H 2K4 E.A. Sabol, Q.C., Chief Agent c/o Beard, Winter, Gordon	Fidelity and Surety (as a discontinuing company).
The Guarantee Company of North America Suite 707, 2 Sheppard Avenue East Willowdale, Ontario M2N 5Y7 R. Taylor, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Legal Expense, Liability, Property and Surety.
Guardian Insurance Company of Canada 181 University Avenue Toronto, Ontario M5H 3M7 N. Curtis, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Legal Expense, Liability, Marine, Property and Surety.
Guildhall Insurance Company Limited 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Automobile, Liability and Property (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
H	
The Halifax Insurance Company 1303 Yonge Street Toronto, Ontario M4T 1W9 J.N. McCarthy, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Hannover Rückversicherungs-Aktiengesellschaft 505 Consumers Road, Suite 801 Willowdale, Ontario M2J 4V8 D.M. Williams, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
The Hanover Insurance Company Suite 1100, 1 St. Clair Avenue West Toronto, Ontario M4V 2Z1 J.R. Lowrie, Chief Agent	Accident and Sickness, Hail, Liability and Property.
The Hartford Fire Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Hartford Life Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Life, Accident and Sickness.
The Hartford Steam Boiler Inspection and Insurance Company 8 King Street East Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery, Liability and Property (limited to contracts of reinsurance).
Herald Insurance Company 250 Ferrand Drive, 7th Floor Don Mills, Ontario M3C 3G8 G.A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Highlands Insurance Company Box 30, Toronto-Dominion Centre Toronto, Ontario M5K 1C1 F. Douglas Gibson, Chief Agent c/o Fasken & Calvin	Automobile, Aircraft, Hail, Fidelity, Liability, Property and Surety.
The Home Insurance Company 90 Eglinton Avenue East, Suite 900 Toronto, Ontario M4P 2Y5 E. Johnstone, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Hongkong Fire Insurance Company, Limited 439 University Avenue P.O. Box 219 A Toronto, Ontario M5W 1B6 E.B. Dale, Chief Agent	Marine (limited to contracts of reinsurance).
I	
Ideal Mutual Insurance Company 44 Victoria Street, Suite 1413 Toronto, Ontario M5C 1Y2 A.J. Barnes, Chief Agent	Automobile, Liability, Marine and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Imperial Life Assurance Company of Canada (L'Impériale, Compagnie d'Assurance-Vie) 95 St. Clair Avenue West Toronto, Ontario M4V 1N7 W.G. Munro, Chief Agent	Life, Accident and Sickness.
INA Insurance Company of Canada (INA du Canada Compagnie d'Assurance) 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
INA Life Insurance Company of Canada (INA du Canada Compagnie d'Assurance sur la Vie) 141 Adelaide Street West, Suite 709 Toronto, Ontario M5H 3L5 S.L. Wyss, Chief Agent	Life, Accident and Sickness.
Independence Life and Accident Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness.
Industrial Life Insurance Company 90 Eglinton Avenue East Toronto, Ontario M4P 2Y3 T.G. Tuck, Chief Agent	Life, Accident and Sickness.
Insurance Company of North America 161 Eglinton Avenue East, Suite 505 Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Insurance Corporation of Ireland Limited Suite 2450, South Tower Royal Bank Plaza P.O. Box 63 Toronto, Ontario M5J 2J2 Kenneth W. Evans, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
J	
Jevco Insurance Company 120 Adelaide Street West, Suite 2210 Toronto, Ontario M5H 1T1 D.W. Pamenter, Chief Agent c/o Jevco Insurance Management Inc.	Automobile, Liability, Property and Surety.
John Alden Life Insurance Company (La Compagnie D'Assurance-Vie John Alden) 100 Sparks Street, 10th Floor Ottawa, Ontario K1P 5B7 J.W. York, Jr., Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
John Deere Insurance Company of Canada (John Deere, Compagnie d'Assurance du Canada) P.O. Box 1000, South Service Road at Hunter Grimsby, Ontario L3M 4H5 G.J. Clark, Chief Agent	Accident and Sickness, Automobile, Credit, Fidelity, Liability, Property and Surety.
John Hancock Mutual Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
K	
Kanata Reinsurance Company (La Compagnie de Réassurance Kanata) 620 University Avenue, Suite 1201 Toronto, Ontario M5G 2C1 A.E. Nesbitt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
Kansa General Insurance Company 100 King Street West, Suite 800 Toronto, Ontario M5X 1A2 David W. Pamenter, Chief Agent c/o Lang, Michener, Cranston, Farquharson & Wright	Automobile, Liability, Property and Surety.
L	
The Laurentian Mutual Insurance (La Laurentienne, Mutuelle d'Assurance) 130 Slater Street, Suite 800 Ottawa, Ontario K1P 6E2 J. Mercier, Chief Agent	Life, Accident and Sickness.
The Laurentian Shield Insurance Company (Le Bouclier Laurentien Compagnie d'Assurances) 181 University Avenue, Suite 1218 Toronto, Ontario M5H 3M7 J. Gaffney, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Laurier Life Insurance Company 295 The West Mall Etobicoke, Ontario M9C 4Z4 Hugh D. Haney, Chief Agent	Life, Accident and Sickness.
Lawyers Title Insurance Corporation 85 Richmond Street West, Suite 604 Toronto, Ontario M5H 2C9 D.L. Gibson, Chief Agent c/o Ontario Title Insurance Agency Limited	Title (provided, however, that no policy of Title Insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured, from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Liberty Mutual Fire Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2 G.P. Lia, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Liberty Mutual Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2 G.P. Lia, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
Life Insurance Company of North America 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Life, Accident and Sickness.
Life Investors Insurance Company of America 100 Ouelette Avenue Windsor, Ontario N9A 6T3 P.B. Burnett, Q.C., Chief Agent c/o MacPhee, Burnett	Life, Accident and Sickness (limited to the writing of insurance on the lives of members of credit unions).
The Lincoln National Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
London and Midland General Insurance Company 201 Queens Avenue London, Ontario N6A 4M5 R.J. O'Brien, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Legal Expense, Liability, Marine, Property and Surety.
The London Assurance 48 Yonge Street Toronto, Ontario M5E 1G8 J.W. Evans, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
London-Canada Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
London Life Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1 E.H. Orser, Chief Agent	Life, Accident and Sickness.
The Loyalist Insurance Company 1 James Street South, 10th Floor Hamilton, Ontario L8P 4R5 J.D. Coons, Chief Agent	Automobile, Fidelity, Liability and Property.
Lumbermens Mutual Casualty Company 88 University Avenue Toronto, Ontario M5J 1T6 Donald E. Aitchison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Lumbermen's Underwriting Alliance 185 Dorval Avenue, Suite 603 Dorval, Quebec H9S 3H3 R.G. Wilbur, Chief Agent	Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
M	
Maccabees Mutual Life Insurance Company 100 Ouellette Avenue Windsor, Ontario N9A 6T3 P. Burnett, Q.C., Chief Agent	Life, Accident and Sickness.
The Manufacturers Life Insurance Company (La Compagnie d'Assurance-Vie Manufacturers) 200 Bloor Street East Toronto, Ontario M4W 1E5 E.S. Jackson, Chief Agent	Life, Accident and Sickness.
Maplex General Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3P4 M.E. Schultz, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
Marine Indemnity Insurance Company of America 48 Yonge Street, Suite 1200 Toronto, Ontario M5E 1G6 I.B. Manley, Chief Agent	Marine and Property
Maritime Insurance Company Limited 60 Yonge Street Toronto, Ontario M5E 1H5 R.H. Stevens, Chief Agent	Inland Transportation and Marine.
The Maritime Life Assurance Company 188 Eglinton Avenue East, Suite 800 Toronto, Ontario M4P 2X8 D.A. Wilkins, Chief Agent	Life, Accident and Sickness.
Markel Insurance Company of Canada 500 University Avenue, Suite 516 Toronto, Ontario M5G 1W1 D.J. Reid, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety.
Maryland Casualty Company (Compagnie Maryland Casualty) 3640 Victoria Park Avenue Willowdale, Ontario M2H 3B2 William K. Miller, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
Massachusetts General Life Insurance Company Suite 700, 372 Bay Street Toronto, Ontario M5H 2X3 Ross Harrison, Chief Agent	Life, Accident and Sickness limited to the servicing of policies issued in Ontario by Loyal Protective Life Insurance Company prior to its merger with Massachusetts General Life Insurance Company.
Massachusetts Indemnity and Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Massachusetts Mutual Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Mercantile and General Reinsurance Company plc 141 Adelaide Street West Toronto, Ontario M5H 3N2 I.C. Michie, Chief Agent (Life Business) D.M. Batten, Chief Agent (General Business)	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation (limited to the business of reinsurance).
The Mercantile and General Reinsurance Company of Canada 141 Adelaide Street West Toronto, Ontario M5H 3N2 D.M. Batten, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Metropolitan Life Insurance Company (La Metropolitaine, Compagnie d'Assurance Vie) 99 Bank Street Ottawa, Ontario K1P 5A3 Charles N. Armstrong, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
MIC Life Insurance Corporation (La Compagnie d'Assurance-Vie MIC) 1125B Leslie Street Don Mills, Ontario M3C 2K4 W.M. Boechler, Chief Agent	Life, Accident and Sickness.
Midland Insurance Company Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Automobile, Liability and Property.
The Minnesota Mutual Life Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 R.B. Cumine, Chief Agent c/o McLean & Kerr	Life.
The Missisquoi and Rouville Insurance Company 10 Duke Street West Kitchener, Ontario N2G 4C1 J.T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Monarch Life Assurance Company 501-50 Gervais Drive Don Mills, Ontario M3C 1Z3 S. Taerk, Chief Agent	Life, Accident and Sickness.
Montreal Life Insurance Company P.O. Box 80, 61st Floor First Canadian Place Toronto, Ontario M5X 1B1 John F. Logan, Q.C., Chief Agent c/o Holden, Murdoch & Finlay	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
MONY Life Insurance Company of Canada 1500 Mony Life Tower 797 Don Mills Road Don Mills, Ontario M3C 1V2 J.T. Birkenshaw, Chief Agent	Life, Accident and Sickness.
MONY Reinsurance Corporation 145 King Street West 27th Floor, Suite 2100 Toronto, Ontario M5H 1V8 H. Hartley, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
The Mortgage Insurance Company of Canada 1 Dundas Street West, Suite 1600 Box 12 Toronto, Ontario M5G 1Z3 R.T. Ryan, Chief Agent	Mortgage, Property (limited to insurance against the loss of, or damage to, real or immovable property resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Motors Insurance Corporation 1125B Leslie Street Don Mills, Ontario M3C 2K4 William M. Boechler, Chief Agent	Automobile, Liability, Property and Surety.
Munich Reinsurance Company (Muenchener Rueckversicherungs-Gesellschaft) (Life Branch) Suite 1103, 55 Yonge Street Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent	Life (limited to the business of reinsurance).
Munich Reinsurance Company (Muenchener Rueckversicherungs-Gesellschaft) (Non-Life Branch) Suite 1103, 55 Yonge Street Toronto, Ontario M5E 1J4 J.M. Coker, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Munich Reinsurance Company of Canada Suite 1103, 55 Yonge Street Toronto, Ontario M5E 1J4 J.M. Coker, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation (limited to the business of reinsurance).
The Mutual Life Assurance Company of Canada 227 King Street South Waterloo, Ontario N2J 4C5 J.H. Panabaker, Chief Agent	Life, Accident and Sickness.
The Mutual Life Insurance Company of New York 797 Don Mills Road Don Mills, Ontario M3C 1V2 H. Dunbar Russel, Chief Agent	Life, Accident and Sickness.
Mutual of Omaha Insurance Company (La Mutuelle d'Omaha, Compagnie d'Assurance) 500 University Avenue Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Mutual of Ottawa-Church Insurance (La Mutuelle d'Ottawa-Assurance d'église) Suite 210, 325 Dalhousie Street Ottawa, Ontario K1N 7G2 Msgr. R. Lariviere, Chief Agent	Liability and Property (excluding live stock).
Mutuelle Générale Française Accidents 55 University Avenue, Suite 1200 Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
N	
National Employers Mutual General Insurance Association Limited Suite 1007, 111 Richmond Street West Toronto, Ontario M5H 2G4 H.A. Phillips, Q.C., Chief Agent c/o Phillips and Phillips	Automobile, Liability and Property.
National Fidelity Life Insurance Company 199 Bay Street, 6th Floor Toronto, Ontario M5J 1L4 John L. Beamish, Chief Agent	Life, Accident and Sickness.
The National Life Assurance Company of Canada 522 University Avenue Toronto, Ontario M5G 1Y7 C.T.P. Galloway, Chief Agent	Life, Accident and Sickness.
The National Reinsurance Company of Canada Suite 1200, 55 University Avenue Toronto, Ontario M5J 2H7 A.H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Nationwide Mutual Insurance Company P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
Netherlands Reinsurance Group N.V. (Nederlandse Reassurantie Groep N.V.) 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Accident and Sickness, Automobile, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
New England Mutual Life Insurance Company P.O. Box 20, Royal Bank Plaza Toronto, Ontario M5J 2K1 B.W. Shields, Chief Agent c/o Tory, Tory, DesLauriers and Binnington	Life, Accident and Sickness.
New England Reinsurance Corporation 401 Bay Street, 9th Floor The Simpson Tower Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
New Hampshire Insurance Company Suite 1000, 55 University Avenue Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Liability, Marine and Property.
The New India Assurance Company, Limited Suite 1100, 1 St. Clair Avenue West Toronto, Ontario M4V 2Z1 J.R. Lowrie, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
New Rotterdam Insurance Company P.O. Box 2018, 505 York Boulevard Hamilton, Ontario L8N 3S3 J.C. Stradwick, Jr., Chief Agent c/o Simcoe Erie Investors, Limited	Automobile, Fidelity, Hail, Liability, Property and Surety.
New York Life Insurance Company 443 University Avenue Toronto, Ontario M5G 1T8 Harold G. Folliott, Chief Agent	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "Compagnie d'assurances New York Life").
The New Zealand Insurance Company, Limited Suite 214, 40 University Avenue Toronto, Ontario M5J 1T1 Jack G. Dovey, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Niagara Fire Insurance Company P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Nordisk Reinsurance Company, Limited (Aktieselskabet Nordisk Gjenforsikrings Selskab) 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Liability and Property (limited to contracts of reinsurance).
Norman Insurance Company Limited 111 Richmond Street West # 212 Toronto, Ontario M5H 2G4 J.B.M. Murray, Chief Agent c/o J.B.M. Murray Ltd.	Aircraft, Automobile, Legal Expense, Liability, Marine, Property and Surety.
North American Company for Property and Casualty Insurance 2 St. Clair Avenue West, Suite 12A2 Toronto, Ontario M4V 1L8 T.P. Flynn, Chief Agent	Accident and Sickness, Automobile, Hail, Marine and Property.
North American Life and Casualty Company Suite 1500, North American Tower 797 Don Mills Road Don Mills, Ontario M3C 1V2 H.D. Russel, Chief Agent	Life, Accident and Sickness.
North American Life Assurance Company (La Nord-Américaine, Compagnie d'Assurance-Vie) 105 Adelaide Street West Toronto, Ontario M5H 1R1 A.G. McCaughey, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
North American Reassurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 R.G. Swail, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
North American Reinsurance Corporation 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 G.E.P. Eastwood, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to contracts of reinsurance).
North Canadian Insurance Company 15 Toronto Street, 8th Floor Toronto, Ontario M5C 2E3 E.A. DuVernet, Chief Agent	Marine and Property (limited to inland transportation only), but the Company shall not undertake or renew insurance contracts in Ontario, after February 28, 1983.
Northern Frontier General Insurance Company 373 Main Street West, 1st Floor North Bay, Ontario P1B 2T9 David Liddle, Chief Agent	Automobile, Liability and Property.
The Northern Life Assurance Company of Canada 380 Wellington Street London, Ontario N6A 4G3 G.L. Bowie, Chief Agent	Life, Accident and Sickness.
Northumberland General Insurance Company P.O. Box 247, Toronto-Dominion Centre Toronto, Ontario M5K 1J5 R.G. Webber, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Liability and Property.
The North Waterloo Farmers Mutual Insurance Company P.O. Box 397 Waterloo, Ontario N2J 4B1 G. MacIntyre, Chief Agent	Hail, Liability and Property.
The North West Life Assurance Company of Canada 200 University Avenue, 4th Floor Toronto, Ontario M5H 2K4 K.J. Bialkowski, Chief Agent c/o Beard, Winter, Gordon	Life, Accident and Sickness.
Norwich Union Fire Insurance Society, Limited 60 Yonge Street Toronto, Ontario M5E 1H5 R.H. Stevens, Chief Agent	Marine and Inland Transportation (and as a discontinuing company in the following classes), Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Norwich Union Life Insurance Society (La Société d'Assurance-Vie Norwich Union) 60 Yonge Street Toronto, Ontario M5E 1H5 H. Taylor, Chief Agent	Life.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Norwich Winterthur Reinsurance Corporation Limited Suite 1200, 55 University Avenue Toronto, Ontario M5J 2H7 M.W. Donald, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Boiler and Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Nova Scotia General Insurance Company 280 Albert Street, Room 803 Ottawa, Ontario K1P 5G8 E.W. Simms, Chief Agent	Automobile, Liability and Property.
O	
Occidental Life Insurance Company of Canada 2180 Yonge Street, P.O. Box 69 Station "K" Toronto, Ontario M4P 2G4 J.B. Roszak, Chief Agent	Life.
Old Republic Insurance Company (L'Ancienne République, Compagnie d'Assurance) 505 York Boulevard, P.O. Box 557 Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Old Republic Life Insurance Company 505 York Boulevard, P.O. Box 557 Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Life, Accident and Sickness, "limited to the transaction of business in connection with policies issued prior to January 1, 1975, and to the business of reinsurance, except that the Company is authorized to continue insuring a resident of Ontario, under a creditor's group life insurance and/or a creditor's group accident and sickness insurance policy".
The Omaha Indemnity Company 500 University Avenue, 4th Floor Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety (as a discontinuing company).
Ontario Mutual General Insurance Company 111 Main Street, P.O. Box 250 Grand Valley, Ontario L0N 1G0 D.T. Tombs, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Property.
The Orion Insurance Company, Limited Suite 1100, 1 St. Clair Avenue West Toronto, Ontario M4V 2Z1 J.R. Lowrie, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
Otter Dorchester Insurance Company Limited 8 Stover Street, P.O. Box 489 Norwich, Ontario N0J 1P0 R.G. Black, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
P	
Pacific Employers Insurance Company 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Pafco Insurance Company, Limited 2489 Bloor Street West Toronto, Ontario M6S 4X1 William G. Star, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather.
Pan American Family Insurance Corporation The Cadillac Fairview Tower, Box 14 Suite 1400, 20 Queen Street West Toronto, Ontario M5H 2V3 D.G. Lash, Chief Agent c/o Blaney, Pasternak, Smela & Watson	Life (limited to the transaction of business in connection with the $10,000 Estate Benefit Rider currently marketed by the Company in conjunction with its Cancer Benefit Plan), Accident and Sickness.
The Patriot Life Insurance Company	See Provident Alliance Life Insurance Company.
The Paul Revere Life Insurance Company P.O. Box 5044 Burlington, Ontario L7R 4C1 R.L. Beighley, Chief Agent	Life, Accident and Sickness.
Pearl Assurance Public Limited Company 180 Bloor Street West, Suite 201 Toronto, Ontario M5S 2V6 M.P. Greening, Chief Agent	Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
The Penn Mutual Life Insurance Company Suite 1000, 372 Bay Street Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Pennsylvania Life Insurance Company Suite 1000, 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Personal Insurance Company of Canada 703 Evans Avenue Etobicoke, Ontario M9C 5A7 H.P. Johne, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Perth Insurance Company 210 Water Street Stratford, Ontario N5A 3C5 K.V. Salt, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
Philadelphia Manufacturers Mutual Insurance Company Suite 406, 141 Adelaide Street West Toronto, Ontario M5H 1L5 R.I. McNicol, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Philadelphia Reinsurance Corporation 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Phoenix Assurance Company, Limited P.O. Box 219A, Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6 J.B. Murch, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Phoenix Assurance Company of Canada P.O. Box 219A, Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6 J.B. Murch, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Phoenix Insurance Company (Hartford, Conn.) 400 University Avenue, 18th Floor Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Fire, Accident, Aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft (as a discontinuing company).
Phoenix Mutual Life Insurance Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Pierce National Life Insurance Company Continental Bank Building 130 Adelaide Street West, Suite 2224 Toronto, Ontario M5H 3P5 E.G. Hildebrand, Chief Agent	Life.
Pilot Insurance Company 90 Eglinton Avenue West P.O. Box 703, Station K Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Pioneer Life Assurance Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 R.J. Pirie, Chief Agent c/o Cassels, Brock	Life.
Pohjola Insurance Company Ltd. (La Compagnie d'Assurance Pohjola Ltée) Suite 1200, 55 University Avenue Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability and Property (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Portage la Prairie Mutual Insurance Company P.O. Box 2518, Station B 320 Vine Street, 3rd Floor St. Catharines, Ontario L2M 7M8 Donald J. Pollock, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Premier Insurance Company 5905 Campus Road Mississauga, Ontario L4V 1P9 R.V. McCarron, Chief Agent	Automobile, Liability and Property (excluding insurance on commercial risks and the undertaking or renewal of insurance contracts in Ontario, after February 1, 1982).
Préservatrice Foncière T.I.A.R.D. Suite 1200, 55 University Avenue Toronto, Ontario M5J 2H7 M.W. Donald, Chief Agent c/o Reinsurance Management Company of Canada Inc.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Les Prevoyants du Canada (Fonds de Pension) 130 Slater Street, Suite 800 Ottawa, Ontario K1P 6E2 J. Mercier, Chief Agent	Life (limited to pension fund contracts).
Principal Life Insurance Company of Canada Suite 1300, 33 Yonge Street Toronto, Ontario M5E 1T1 W.C. Campbell, Chief Agent c/o Day, Wilson, Campbell	Life (Restricted to the servicing of policies issued prior to April 1, 1981, and payment of claims thereunder).
Progressive Casualty Insurance Company 200 Consumers Road, Suite 104 Willowdale, Ontario M2J 4R4 Ms. K.E. Ritchie, Chief Agent	Automobile, Liability and Property.
Protection Mutual Insurance Company 141 Adelaide Street West, Suite 406 Toronto, Ontario M5H 1L5 A. Simpson, Chief Agent	Boiler and Machinery, Liability and Property.
Providence Washington Insurance Company Suite 2310, The Simpson Tower 401 Bay Street Toronto, Ontario M5H 2Y4 N.C. March, Chief Agent c/o March Management Consultants Ltd.	Fire, Accident, Aircraft (limited to insurance against loss of, or damage to an aircraft), Automobile, Employers' Liability, Inland Transportation, Marine, Property Damage, Public Liability, Sprinkler Leakage and Weather.
Provident Alliance Life Insurance Company 201 Queens Avenue London, Ontario N6A 1J1 R.J. O'Brien, Chief Agent	Life, Accident and Sickness (and the Company may use the name "The Patriot Life Insurance Company", and in French, "La Patriote Compagnie d'Assurance-Vie", in the transaction of its business in Ontario).
The Provident Assurance Company (La Prevoyance Compagnie d'Assurances) 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Mortgage, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Provident Life and Accident Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 R.B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Prudential Assurance Company Limited (of England) 141 Adelaide Street West, Suite 305 Toronto, Ontario M5H 3L9 F.J. Higgins, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property, Surety and Workmen's Compensation.
The Prudential Insurance Company of America (La Prudentielle d'Amérique, Compagnie d'Assurance) 4 King Street West Toronto, Ontario M5H 1B7 W.J.D. Lewis, Chief Agent	Life, Accident and Sickness and Aircraft (limited to the business of reinsurance).
Prudential Reinsurance Company 1 First Canadian Place, Suite 6940 P.O. Box 141 Toronto, Ontario M5X 1C7 T.D. MacKenzie, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety limited to the business of reinsurance, and on the condition that the words "of America" will be used in conspicuous relation to the name "Prudential Reinsurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material used in Ontario.
Q	
QBE Insurance Limited 111 Richmond Street West, Suite 1007 Toronto, Ontario M5H 2G4 Howard Phillips, Chief Agent c/o Phillips & Phillips	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Explosion, Inland Transportation, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage and Weather limited to the insurance of the same property as is insured under a policy of fire insurance of the company, and Marine (as a discontinuing Company).
Quebec Assurance Company 10 Wellington Street East Toronto, Ontario M5E 1L5 Jean Robitaille, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Quebec Health Services (Les Services de Santé du Québec) Suite 1100 65 Queen Street West Toronto, Ontario M5H 2M5 E.A. Jupp, Q.C., Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
R	
The Reinsurance Corporation of New York York Centre 145 King Street West Toronto, Ontario M5H 1V8 J.F. Knight, Chief Agent c/o Coopers & Lybrand	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness and Theft (limited to contracts of reinsurance).
Reliable Life Insurance Company P.O. Box 557, 505 York Boulevard Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Life, Accident and Sickness.
Reliance Insurance Company P.O. Box 703, Station "K" 90 Eglinton Avenue West Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Retail Lumbermen's Inter-Insurance Exchange 400 Union Tower Building 191 Lombard Avenue Winnipeg, Manitoba R3B 0X1 Frank L. Cvitkovitch, Chief Agent	Fire and Weather.
Royal Exchange Assurance of America, Inc. 48 Yonge Street, Suite 1200 Toronto, Ontario M5E 1G6 I.B. Manley, Chief Agent	Marine and Property.
Royal Insurance Company of Canada 10 Wellington Street East Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Royal Life Insurance Company of Canada (La Royale Vie du Canada, Compagnie d'Assurance) 277 Lakeshore Road East, Suite 300 Oakville, Ontario L6J 1H9 K.J. Harding, Chief Agent	Life, Accident and Sickness.
Royal Life Insurance Limited 10 Wellington Street East Toronto, Ontario M5E 1L5 K. Harding, Chief Agent	Life.
Roynat Guarantee Corporation (Corporation de Garantie Roynat) 1 First Canadian Place, Suite 1040 Toronto, Ontario M5X 1B1 P. W. Walton, Chief Agent	Credit.
S	
Safeco Insurance Company of America Box 3000, Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Safeco Life Insurance Company Box 3000, Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Life, Accident and Sickness.
The Safeguard Life Assurance Company (La Compagnie D'Assurance Sur La Vie La Sauvegarde) 44 Grange Street Welland, Ontario L3B 1G7 F. Lalonde, Chief Agent	Life, Accident and Sickness.
St. Paul Fire and Marine Insurance Company (La Compagnie d'Assurance Saint Paul) 55 University Avenue Toronto, Ontario M5J 2L3 Barry L. Wilson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
SCOR Reinsurance Company of Canada (SCOR Compagnie de Réassurance du Canada) Suite 300, 55 University Avenue Toronto, Ontario M5J 2H7 Pierre Croizat, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
The Scottish Dominion Insurance Company Limited 180 Dundas Street West, Suite 2303 Toronto, Ontario M5G 1Z8 E.G. Winn, Chief Agent c/o Hunter Winn Underwriting Management Limited	Property.
Scottish & York Insurance Co. Limited 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3 R.W. Broughton, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Fidelity, Hail, Liability, Marine, Mortgage, Property and Surety.
Seaboard Life Insurance Company # 312-111 Richmond Street West Toronto, Ontario M5H 2G4 T.H. Popel, Chief Agent	Life, Accident and Sickness.
Seaboard Surety Company Box 30, Toronto-Dominion Centre Toronto, Ontario M5K 1C1 F.D. Gibson, Chief Agent c/o Fasken & Calvin	Guarantee, Inland Transportation, Public Liability and Theft.
Security Insurance Company of Hartford 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent c/o Canadian General Insurance Company	Accident and Sickness, Liability, Marine and Property.
Security National Insurance Company Suite 2310, The Simpson Tower 401 Bay Street Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent c/o March Management Consultants Ltd.	Accident and Sickness, Automobile, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sentry Insurance A Mutual Company 180 Dundas Street West, Suite 2304 Toronto, Ontario M5G 1Z8 George Ayton, Chief Agent	Aircraft (restricted to the servicing of business assumed from Middlesex Insurance Company), Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Simcoe & Erie General Insurance Company 505 York Boulevard Hamilton, Ontario L8R 3K4 J.C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Skandia Insurance Company Suite 1600, 55 University Avenue Toronto, Ontario M5J 2H7 P.W.G. Hall, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Societa Italiana Assicurazioni Trasporti ("SIAT") 15 Toronto Street, 8th Floor Toronto, Ontario M5C 2E3 P.E. Goldbaum, Chief Agent c/o Canadian Marine Underwriters Limited	Marine.
Société Anonyme Française de Réassurances P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 Arthur Sellers, C.A., Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Société Commerciale de Réassurance 55 University Avenue, Suite 300 Toronto, Ontario M5J 2H7 P. Croizat, Chief Agent	Life, Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
The Sovereign General Insurance Company Suite 3800, P.O. Box 38 South Tower, Royal Bank Plaza Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
The Sovereign Life Assurance Company of Canada Suite 3800, P.O. Box 38 South Tower, Royal Bank Plaza Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Life.
Sovereign Marine & General Insurance Company Limited Suite 1818, 130 Adelaide Street West Toronto, Ontario M5H 3P5 G.D. Holden, Chief Agent c/o Eastern Marine Underwriters	Marine.
Sphere Drake Insurance Public Limited Company 20 Victoria Street, Suite 605 Toronto, Ontario M5C 2N8 T. Asnani, Chief Agent	Marine.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sphere Reinsurance Company of Canada 20 Victoria Street, Suite 605 Toronto, Ontario M5C 2N8 L.R. Quintal, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property and Surety (limited to the business of reinsurance).
The Standard Life Assurance Company 100 King Street West Hamilton, Ontario L8P 1A2 I.W. Murray, Chief Agent	Life, Accident and Sickness (the Company may use in the transaction of its business in Ontario either the name of "The Standard Life Assurance Company" or its name in French, "Compagnie d'assurance Standard Life", or both such names).
The Stanstead & Sherbrooke Insurance Company P.O. Box 441, Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Property and Surety.
State Farm Fire and Casualty Company 1801 Brimley Road Scarborough, Ontario MIP 3H3 J.R.A. MacKenzie, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
State Farm Life Insurance Company 1801 Brimley Road Scarborough, Ontario M1P 3H3 G. Archambault, Chief Agent	Life.
State Farm Mutual Automobile Insurance Company 1801 Brimley Road Scarborough, Ontario M1P 3H3 J.R.A. MacKenzie, Chief Agent	Accident and Automobile.
State Mutual Life Assurance Company of America 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Stonewall Insurance Company P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Fire, Accident, Aircraft and Sickness.
Storebrand-Norden Reinsurance Company Ltd. 110 Bloor Street West, Suite 200 Toronto, Ontario M5S 2W7 R.A. Morton, Chief Agent	Life, Accident and Sickness, Automobile, Liability, Marine and Property (limited to the business of reinsurance).
The Strathcona General Insurance Company (La Compagnie d'Assurances Générales Strathcona) P.O. Box 247, Toronto-Dominion Centre Toronto, Ontario M5K 1J5 c/o Northumberland General Insurance Company	Liability and Property (as a discontinuing Company).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sun Alliance and London Assurance Company Limited 48 Yonge Street Toronto, Ontario M5E 1G8 J.W. Evans, Chief Agent	Life.
Sun Alliance Insurance Company 48 Yonge Street Toronto, Ontario M5E 1G8 J.W. Evans, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Sun Life Assurance Company of Canada 200 University Avenue Toronto, Ontario M5H 3C7 T.M. Galt, Chief Agent	Life, Accident and Sickness.
Swiss Reinsurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
Switzerland General Insurance Company, Limited Suite 309, 180 Dundas Street West Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Liability, Marine and Property and as a discontinuing company in the class of Automobile.
Symons General Insurance Company 45 Charles Street East Toronto, Ontario M4Y 1S8 Alan G. Symons, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety.
T	
Teachers Insurance and Annuity Association of America 130 Adelaide Street West Suite 2300 Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
The Tokio Marine and Fire Insurance Company Limited P.O. Box 4024 Station A Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Toro Assicurazioni S.p.A. 401 Bay Street, Suite 2310 Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent c/o March Management Consultants Ltd.	Liability and Property.
Toronto General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Toronto Mutual Life Insurance Company 112 St. Clair Avenue West Toronto, Ontario M4V 2Y3 J.T. English, Chief Agent	Life, Accident and Sickness.
Traders General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation.
Trafalgar Insurance Public Limited Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 Ray F. Rush, Chief Agent	Automobile, Liability and Property.
Transamerica Insurance Company 2180 Yonge Street, 7th Floor Toronto, Ontario M4S 2C2 John Robertson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Transamerica Occidental Life Insurance Company (Compagnie d'assurance-vie Transamerica-Occidental) 2180 Yonge Street, P.O. Box 69 Station "K" Toronto, Ontario M4P 2G4 J.B. Roszak, Chief Agent	Life, Accident and Sickness.
Transatlantic Reinsurance Company 55 University Avenue, Suite 1000 Toronto, Ontario M5J 2H7 G.A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Transit Insurance Company (La Compagnie d'Assurance Transit) Suite 1201, 250 Bloor Street East Toronto, Ontario M4W 3K8 P.C. Bookalam, Chief Agent	Automobile, Liability and Property.
Transport Indemnity Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 John W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Aircraft, Automobile, Liability, Property and Surety.
Transport Insurance Company 5955 Airport Road, Suite 125 Mississauga, Ontario L4V 1R9 T. Robinson, Chief Agent	Automobile, Liability and Property.
The Travelers Indemnity Company 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Travelers Indemnity Company of Canada 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Travelers Insurance Company 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Life, Accident, Aircraft (limited to insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile (limited to insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Employers' Liability, Public Liability (excluding Property Damage), Sickness and Workmen's Compensation.
Travelers Life Insurance Company of Canada 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Life, Accident and Sickness.
Truck Insurance Exchange 145 King Street West Toronto, Ontario M5K 1V8 D.H. Atkins, Chief Agent c/o Coopers & Lybrand	Accident, Automobile, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
U	
Underwriters National Assurance Company Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Accident and Sickness (on a terminating basis, restricted solely to the servicing of existing Ontario Contracts and payment of claims thereunder).
Unifund Assurance Company (Unifund, Compagnie D'Assurance) 2 Lansing Square, Suite 305 Willowdale, Ontario M2J 4P8 Vernon C. White, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Unigard Mutual Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 Wilson E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Union of Canada Life Insurance (Union du Canada Assurance-Vie) 325 Dalhousie Street Ottawa, Ontario K1N 8R7 G. Desjardins, Chief Agent	Life, Accident and Sickness.
Union Mutual Life Insurance Company (L'Union Mutuelle Compagnie d'Assurance Vie) 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Unionmutual Stock Life Insurance Co. of America (Compagnie d'assurance-vie par actions Unionmutual d'Amérique) 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness (limited to insurance on the lives of residents of Canada insured under group insurance policies issued in the United States of America).
Union Reinsurance Company 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Automobile, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Unione Italiana di Riassicurazione S.p.A. Suite 1200, 55 University Avenue Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Life, Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
United American Insurance Company 35 Lesmill Road Don Mills, Ontario M3B 2T4 Mrs. Helen E.V. Lewis, Chief Agent	Life, Accident and Sickness.
United Canada Insurance Company 55 University Avenue, 8th Floor Toronto, Ontario M5H 3B7 L.E. Parks, Chief Agent	Automobile, Liability and Property.
United of Omaha Life Insurance Company (Compagnie d'assurance-Vie United de Omaha) 500 University Avenue Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.
The United Provinces Insurance Company 359 Kent Street, Suite 405 Ottawa, Ontario K2P OR6 Guy Deserres, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
United States Fidelity and Guaranty Company 4 King Street West, 15th Floor Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
United States Fire Insurance Company 250 Ferrand Drive, 7th Floor Don Mills, Ontario M3C 3G8 G.A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
The Unity Fire and General Insurance Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Upper Canada Insurance Company 150 Bloor Street West, Suite 310 Toronto, Ontario M5S 2X9 A. Thibault, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft.
Utica Mutual Insurance Company P.O. Box 30 Toronto-Dominion Centre Toronto, Ontario M5K 1C1 F.D. Gibson, Chief Agent c/o Fasken & Calvin	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage and Theft.
V	
Victoria Insurance Company of Canada 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3 R.W. Broughton, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Legal Expense, Liability, Property and Surety.
The Victory Insurance Company, Limited (Life Branch) Suite 1004, 55 Yonge Street Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent	Life (limited to contracts of reinsurance).
The Victory Insurance Company, Limited (Non-Life Branch) P.O. Box 26, 55 University Avenue Toronto, Ontario M5J 2H7 M.D. Hughes, Chief Agent c/o Victory Reinsurance Management Canada Limited	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
W	
Warner Reciprocal Insurers 120 Bloor Street East Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent	Fire and Inland Transportation.
Washington National Insurance Company 180 Dundas Street West, Suite 1720 Toronto, Ontario M5G 1Z8 J.F. Perrett, Q.C., Chief Agent c/o Robertson, Perrett	Life, Accident and Sickness.
Waterloo Insurance Company 14 Erb Street West, P.O. Box 1604 Waterloo, Ontario N2J 4C8 Kenneth I. Tyers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
The Wawanesa Mutual Insurance Company 1819 Yonge Street Toronto, Ontario M4S 1X9 H.B. Hawtin, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Wawanesa Mutual Life Insurance Company 1819 Yonge Street Toronto, Ontario M4S 1X9 H.B. Hawtin, Chief Agent	Life, Accident and Sickness.
Westbury Life Insurance Company (Westbury Compagnie d'Assurance-vie) 201 King Street, P.O. Box 3595 London, Ontario N6A 4K7 R.W. Trollope, Chief Agent	Life, Accident and Sickness.
Western General Mutual Insurance Company Box 37 Woodstock, Ontario N4S 7W6 C.D. Fleming, Chief Agent	Hail, Liability and Property.
The Western Life Assurance Company 100 Main Street East, Suite 4200 P.O. Box 67 Hamilton, Ontario L8N 3B3 G.R. Pearsall, Chief Agent	Life and Accident and Sickness (limited to the servicing of policies issued prior to January 31, 1975).
Western Surety Company Bank of Canada Building 250 University Avenue Toronto, Ontario M5H 3E9 K.W. Scott, Chief Agent	Guarantee and Theft.
Y	
The Yasuda Fire and Marine Insurance Company, Limited 3130 Royal Bank Plaza, P.O. Box 26 Toronto, Ontario M5J 2J1 Donald B. Bridge, Chief Agent	Automobile, Liability, Property and Surety.
York Fire & Casualty Insurance Company 7699 Yonge Street Thornhill, Toronto L3T 1Z5 A.A. Thain, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Z	
Zurich Insurance Company 188 University Avenue Toronto, Ontario M5H 3C3 H.J. Saunders, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Zurich Life Insurance Company of Canada 188 University Avenue Toronto, Ontario M5H 3C4 P.D. McGarry, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS
(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Algoma Mutual Fire Insurance Company R.R. # 2 Thessalon, Ontario P0R 1L0 Lorne G. Wolgemuth, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Amherst Island Mutual Fire Insurance Company R.R. # 1 Stella, Ontario K0H 2S0 W.B. Caughey, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
The Ayr Farmers' Mutual Fire Insurance Company 32 Stanley Street Ayr, Ontario N0B 1E0 B.L. Davis, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
B	
Bay of Quinte Agricultural Mutual Fire Insurance Company P.O. Box 1460 Picton, Ontario K0K 2T0 A.R. Stickle, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Bertie and Clinton Mutual Fire Insurance Insurance Company 44 Michigan Avenue Welland, Ontario L3B 3A4 F.A. Legg, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Blanshard Mutual Fire Insurance Company R.R. # 1 St. Marys, Ontario N0M 2V0 B.A. Hanly, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Brant Mutual Fire Insurance Company 207 Greenwich Street Brantford, Ontario N3S 2X7 L.E. Knill, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
C	
Caradoc Delaware Mutual Fire Insurance Company R.R. # 5 Mt. Brydges, Ontario N0L 1W0 R. Doane, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Cayuga Mutual Fire Insurance Company Box 204, 23 King Street Cayuga, Ontario N0A 1E0 Mrs. G. Hedley, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Culross Mutual Fire Insurance Company Box 173 Teeswater, Ontario N0G 2S0 R.K. Lamont, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*
(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
D	
Downie Mutual Fire Insurance Company R.R. # 5 Stratford, Ontario N5A 6S6 E.C. Doerr, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Dufferin Mutual Fire Insurance Company P.O. Box 117 Shelburne, Ontario L0N 1S0 A. Reimer, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Dumfries Mutual Insurance Company 12 Cambridge Street Cambridge, Ontario N1R 3R7 G.L. Welsh, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
E	
East William Mutual Fire Insurance Company R.R. # 3 Kerwood, Ontario N0M 2B0 Wilson McNab, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Ekfrid Mutual Fire Insurance Company 64 Thames Street Appin, Ontario N0L 1A0 Mrs. Madeline Sinclair, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Elma Mutual Fire Insurance Company Atwood, Ontario N0G 1B0 D. Little, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Erie Mutual Fire Insurance Company Box 100 Fisherville, Ontario N0A 1G0 L. Keith Thomson, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
F	
Farm Mutual Reinsurance Plan Inc. P.O. Box 3428 2445 Eagle St. North Cambridge, Ontario N3H 4T3 G.M. Snyder, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability and Property (limited to contracts of of reinsurance).
Farmers' Mutual Fire Insurance Company (Lindsay) 12-16 Peel Street, P.O. Box 28 Lindsay, Ontario K9V 4R8 D.R. MacKay, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Formosa Mutual Insurance Company Formosa, Ontario N0G 1W0 Vernon T. Inglis, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
Germania Farmers' Mutual Fire Insurance Company Ayton, Ontario N0G 1C0 Wm. L. Brusso, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Glengarry Farmers' Mutual Fire Insurance Company Box 159 Alexandria, Ontario K0C 1A0 A.J. McDonald, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Grenville Patron Mutual Fire Insurance Company P.O. Box 10 Spencerville, Ontario K0E 1X0 H.R. McGrath, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Grey & Bruce Mutual Fire Insurance Company Box 658, 262 10th Street Hanover, Ontario N4N 1P1 A.D. McArthur, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
H	
Halwell Mutual Fire Insurance Company 812 Woolwich Street, P.O. Box 60 Guelph, Ontario N1H 6J6 R.J. Forsythe, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
The Hamilton Township Farmers' Mutual Fire Insurance Company Box 201, 1176 Division Street Cobourg, Ontario K9A 4K5 K. Cox, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Hay Township Farmers' Mutual Fire Insurance Company Box 130 Zurich, Ontario N0M 2T0 J.R. Consitt, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Howard Mutual Fire Insurance Company P.O. Box 398 Ridgetown, Ontario N0P 2C0 Ernest C. Koehler, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Howick Mutual Insurance Company Box 2 Wroxeter, Ontario N0G 2X0 R.C. Hutchinson, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
K	
Kent & Essex Mutual Insurance Company Box 356 Chatham, Ontario N7M 5K4 Mrs. Barbara Carey, Chief Agent	Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*
(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
L	
Lambton Mutual Insurance Company Box 520 Watford, Ontario N0M 2S0 E. Blake Perry, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Lanark Mutual Insurance Company 16 West Gore Street Perth, Ontario K7H 2L6 W.H. Shaw, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Lennox and Addington Mutual Fire Insurance Company Box 174 Napanee, Ontario K7R 3M3 G.D.E. Walters, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Lobo Mutual Fire Insurance Company R.R. # 6 Strathroy, Ontario N7G 3H7 J.A. McKenzie, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
London Township Mutual Fire Insurance Company R.R. # 6 London, Ontario N6A 4C1 Mrs. Mary Tackabury, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
M	
McGillivray Mutual Fire Insurance Company P.O. Box 149 Ailsa Craig, Ontario N0M 1A0 C. Hodgins, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
McKillop Mutual Insurance Company Box 819 Seaforth, Ontario N0K 1W0 Mrs. M. Sharp, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
N	
Norfolk Mutual Fire Insurance Company 37 Kent Street South Simcoe, Ontario N3Y 2X7 Mrs. C.E. Lambert, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
North Blenheim Farmers' Mutual Fire Insurance Company 143 Main Street South Bright, Ontario N0J 1B0 R. Struthers, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
North Kent Mutual Fire Insurance Company P.O. Box 478 Dresden, Ontario N0P 1M0 Alan C. MacDonald, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
O	
Oxford Mutual Fire Insurance Company Box 430 Thamesford, Ontario N0M 2M0 J. Harper, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
P	
The Peel and Maryborough Mutual Fire Insurance Company Box 190, Wood Street Drayton, Ontario N0G 1P0 D.R. MacIntyre, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Peel Mutual Insurance Company 103 Queen Street West Brampton, Ontario L6Y 1M3 B.E. Cunnington, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Prescott Mutual Fire Insurance Company P.O. Box 280 Alfred, Ontario K0B 1A0 J.M. Leduc, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
S	
South Easthope Farmers' Mutual Fire Insurance Company Box 33 Tavistock, Ontario N0B 2R0 E. Pellow, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
T	
Townsend Farmers' Mutual Fire Insurance Company Box 1030 Waterford, Ontario N0E 1Y0 K. Shay, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
U	
Usborne and Hibbert Mutual Fire Insurance Company Box 423 Exeter, Ontario N0M 1S0 W.D. Burton, Chief Agent	Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
W	
Wabisa Mutual Fire Insurance Company P.O. Box 55 Jarvis, Ontario N0A 1J0 R.H. Siefker, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
West Elgin Mutual Fire Insurance Company Box 130 Dutton, Ontario N0L 1J0 Don Mylrea, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
The West Wawanosh Mutual Insurance Company Dungannon, Ontario N0M 1R0 N. Peever, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Westminster Mutual Fire Insurance Company 223 Main Street, P.O. Box 29 Belmont, Ontario N0L 1B0 A. Phillips, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Y	
The Yarmouth Mutual Fire Insurance Company 51 William Street St. Thomas, Ontario N5R 3H3 Miss D.V. Evans, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 4 — FRATERNAL SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Actra Fraternal Benefit Society 2239 Yonge Street, Suite 400 Toronto, Ontario M4S 2B5 Bhoop Singh, Chief Agent	Life, Accident and Sickness.
The Associated Canadian Travellers 63 Widdicombe Hill Boulevard, Apt. 1206 Weston, Ontario M9R 4B2 H. Aaron, Chief Agent	Life and Accident.
C	
Canadian Foresters Life Insurance Society (Forestiers Canadiens, Société d'Assurance-Vie) Box 850 Brantford, Ontario N3T 5S3 A.R. Davis, Chief Agent	Life, Accident and Sickness.
Canadian Slovak Benefit Society 250 Villaire Avenue Windsor, Ontario N8S 2J2 L.M. Gorek, Chief Agent	Life, Accident and Sickness.
Canadian Slovak League 61 Golden Boulevard West Welland, Ontario L3B 1H5 J.P. Hudak, Chief Agent	Life.
The Canadian Woodmen of the World 8 Wilson Street West Perth, Ontario K7H 2M5 J.H. Mather, Chief Agent	Life and Sickness.
Civil Service Mutual Benefit Society 77 Metcalfe Street, Suite 308 Ottawa, Ontario K1P 5L6 Audrey Fitzpatrick, Chief Agent	Life.
The Commercial Travellers' Association of Canada 365 Bloor Street East, Suite 1002 Toronto, Ontario M4W 3L9 T. Ruffell, Chief Agent	Life.
Croatian Catholic Union of U.S.A. P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
Croatian Fraternal Union of America P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
E	
Electrical Worker's Benefit Association 45 Sheppard Avenue East Suite 401 Willowdale, Ontario M2N 5Y1 K.G. Rose, Chief Agent	Life.
F	
The First Catholic Slovak Ladies Association of the United States of America P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life.
The First Catholic Slovak Union of the United States of America and Canada P.O. Box 262, Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life.
The Funeral Society of Ontario (Fraternal) 5230 Dundas Street West Suite 7 Islington, Ontario M9B 1A8 Linda L. Whale, Chief Agent	Life.
G	
The Grand Orange Lodge of British America 94 Sheppard Avenue West Willowdale, Ontario M2N 1M5 D.A. Griffin, Chief Agent	Life.
H	
The Hungarian Reformed Federation of America 45 Mill Street South Brampton, Ontario L6Y 1S7 L.C. Pandy-Szekeres, Chief Agent	Life, Accident and Sickness.
I	
The Independent Order of Foresters 789 Don Mills Road Don Mills, Ontario M3C 1T9 B.C. Hallum, Chief Agent	Life, Accident and Sickness.
K	
Knights of Columbus 153 Dundas Street West Belleville, Ontario K8P 1A7 Edward J. Buckley, Chief Agent	Life.

LICENCE REGISTER (Cont'd)

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
L	
Lutheran Life Insurance Society of Canada Marsland Centre, 12th Floor Waterloo, Ontario N2J 4G4 H.A. Dietrich, Chief Agent	Life, Accident and Sickness.
M	
Metropolitan Toronto Police Widows' and Orphans' Fund 590 Jarvis Street Toronto, Ontario M4Y 2J5 R. Size, Chief Agent	Life.
N	
National Fraternal Society of the Deaf 49 Frey Crescent Scarborough, Ontario M1R 2C5 R. McAuley, Chief Agent	Life, Accident and Sickness.
North American Benefit Association P.O. Box 234 Sarnia, Ontario N7T 7H9 Joseph Haselmayer, Chief Agent	Life.
O	
Ontario Secondary School Teachers' Fraternal Society 60 Mobile Drive Toronto, Ontario M4A 2P3 D.L. Fraser, Chief Agent	Life.
The Ontario Secondary School Teachers' Sick Benefit Society 60 Mobile Drive Toronto, Ontario M4A 2P3 P. Waldman, Chief Agent	Sickness.
The Order of Italo-Canadians 495 Highcroft Avenue Ottawa, Ontario K1Z 5J3 A. Bortolotti, Chief Agent	Life and Sickness.
R	
The Royal Arcanum, Supreme Council of 501 Royal Bank Building 32 James Street South Hamilton, Ontario L8P 2Y1 J.B. Simpson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
S	
Serb National Federation P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
Sons of Norway P.O. Box 12, First Canadian Place 100 King Street West Toronto, Ontario M5X 1B3 J.A. Carson, Chief Agent c/o Touche Ross & Co.	Life, Accident and Sickness.
Sons of Scotland Benevolent Association 90 Eglinton Avenue East 7th Floor Toronto, Ontario M4P 2Y3 J. Hotchkiss, Chief Agent	Life and Sickness.
U	
Ukrainian Fraternal Association (of America) 1699 Dundas Street West Toronto, Ontario M6K 1V2 Wm. N. Boddy, Chief Agent	Life, on the condition that the words "of America" will be used in conspicuous relation to the name "Ukrainian Fraternal Association" wherever it appears in the Association's contracts, application forms, advertisements or other published material used in Ontario.
Ukrainian Fraternal Society of Canada 9 Henry Street Brantford, Ontario N3R 1Z9 Walter Pancoe, Chief Agent	Life, Accident and Sickness.
Ukrainian Mutual Benefit Association of St. Nicholas of Canada 403-260 Scarlett Road Toronto, Ontario M6N 4X6 N. Kushpeta, Chief Agent	Life, Accident and Sickness.
Ukrainian National Aid Association of America 140 Bathurst Street Toronto, Ontario M5V 2R3 W. Okipniuk, Chief Agent	Life.
Ukrainian National Association, Inc. UNA Canadian Office 18 Leland Avenue Toronto, Ontario M8Z 2X5 Bohdan Zorych, Chief Agent	Life, Accident and Sickness.
United Commercial Travelers of America, Order of 2 Echo Place London, Ontario N5Z 3C8 A. Brown, Chief Agent	Accident.

LICENCE REGISTER (Cont'd)

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
W	
Workers Benevolent Association of Canada 90 Lincoln Avenue Toronto, Ontario M6S 2A5 Ms. M. Harasym, Chief Agent	Life, Accident and Sickness.
The Workmen's Circle 471 Lawrence Avenue West Toronto, Ontario M5M 1C6 N. Neslen, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Army and Navy Veterans Society of Hamilton, Her Majesty's 96-98 McNab Street North Hamilton, Ontario L8R 2M1 A.W. Atkinson, Secretary	Sick and Funeral Benefits.
B	
Bled Mutual Benefit Society 50 Violet Drive, Apt. 1107 Stoney Creek, Ontario L8E 1G6 Alojz Jelovcan, Secretary	Sick and Funeral Benefits.
Border Cities Italian Club Mutual Benefit Society 2175 Parent Avenue Windsor, Ontario N8X 4K2 Aldo Giampuzzi, Secretary	Sick and Funeral Benefits.
Brantford Hungarian Mutual Benefit Society 3 Kent Road Brantford, Ontario N3R 5G5 J. Fulop, Secretary	Sick and Funeral Benefits.
Brantford Polish Mutual Benefit & Friendly Society 154 Pearl Street Brantford, Ontario N3T 3P4 R. Poremba, Secretary	Sick and Funeral Benefits.
C	
Canadian Hebrew Benevolent Society 36 Brantley Crescent Downsview, Ontario M3J 1X5 H. Haber, Secretary	Sick and Funeral Benefits.
Canadian Pacific Expressmen's Sick Benefit Association c/o Can. Pac. Express, Obico Terminal 30 Newbridge Road Toronto, Ontario M8Z 2L7 R.R. Weatherbee, Secretary	Sick and Funeral Benefits.
Czenstochower Aid Society 80 Antibes Drive, Apt. 602 Willowdale, Ontario M2R 3N5 E. Srebrnik, Secretary	Sick and Funeral Benefits.
D	
Driltzer Young Men's Mutual Benefit Society 326 Wilson Avenue Downsview, Ontario M3H 1S9 M. Bliman, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
Grand Order of Israel Benefit Society 138 Grant Boulevard Dundas, Ontario L9H 6J4 B. Kremer, Secretary	Sick and Funeral Benefits.
H	
Hamilton St. Stanislaus Mutual Benefit Society 86 Shelby Avenue Hamilton, Ontario L8H 5L5 J. Mikulec, Secretary	Sick and Funeral Benefits.
The Hebrew Friendly Sons of David Mutual Benefit Society 518 Fairlawn Avenue Toronto, Ontario M5M 1V2 M. Weinstock, Secretary	Sick and Funeral Benefits.
I	
Independent Friendly Workers' Circle Mutual Benefit Society 272 Codsell Avenue Downsview, Ontario M3H 3X2 J. Goldbach, Secretary	Sick and Funeral Benefits.
Independent Mutual Benefit Federation 214 Beverley Street Toronto, Ontario M5T 1Z3 F. Kerekes, Secretary	Sick and Funeral Benefits.
Italian Ladies' Mutual Benefit Society of Hamilton 112 Bond Street North Hamilton, Ontario L8S 3W5 M. Farranto, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Arthur 132 S. Algoma Street Thunder Bay, Ontario P7B 3B8 J. Sabatini, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Colborne and Humberstone 223 Bell Street Port Colborne, Ontario L3K 1J2 P. Ciardulli, Secretary	Sick and Funeral Benefits.
Iwansker Mutual Benefit Society 3425 Bathurst Street Toronto, Ontario M6A 2C1 L. Kopstick, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
J	
Judean Benevolent and Friendly Society 42 Reiner Road North York, Ontario M3H 2L2 J. Miller, Secretary c/o M. Davis	Sick and Funeral Benefits.
K	
Kieltzer Sick Benefit Society of Toronto 164 Cocksfield Avenue Downsview, Ontario M3H 3T5 C. Gordon, Secretary	Sick and Funeral Benefits.
L	
Lagover Mutual Benefit Society 125 Sultana Avenue Toronto, Ontario M6A 1T6 M. Greenspan, Secretary	Sick and Funeral Benefits.
Linitzer Sick Benefit Society 34 Carscadden Drive Apt. 510 Willowdale, Ontario M2R 2A8 M. Kollins, Secretary	Sick and Funeral Benefits.
Lodzer Centre Mutual Benefit Society 35 Canyon Avenue Apt. 1911 Downsview, Ontario D. Kamchi, Secretary	Sick and Funeral Benefits.
M	
The Marconi Mutual Benefit Society of Hamilton 255 Balmoral Avenue North Hamilton, Ontario L8L 7S3 Mrs. A. Zizzo, Secretary	Sick and Funeral Benefits.
Mozirer Sick Benefit Society 10 Ridge Vale Drive Toronto, Ontario M6A 1K8 J. Abel, Secretary	Sick and Funeral Benefits.
O	
Odd Fellows, Grand Lodge of Ontario, Independent Order of Odd Fellows Temple 310 O'Connor Drive Toronto, Ontario M4J 2T9 R.E. Yager, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name Address and Official Representative of Insurers in Ontario	Classes of Insurance
Order of Sons of Italy of Ontario Mutual Benefit Society 190 Arlington Avenue Toronto, Ontario M6C 2Z2 Mrs. Connie Bennedsen, Secretary	Sick and Funeral Benefits.
Ostrowetz Independent Mutual Benefit Society 14 Viewmount Avenue Toronto, Ontario M6B 1T3 Mrs. Q. Berman, Secretary	Sick and Funeral Benefits.
Ozrower Mutual Benefit Society 58 Green Bush Road Willowdale, Ontario M2M 1P3 Garry Wolk, Secretary	Sick and Funeral Benefits.
P	
Polish Alliance Friendly Society of Canada 1640 Bloor Street West Toronto, Ontario M6P 1A7 G. Dobrzanski, Secretary	Sick and Funeral Benefits.
Polish National Union of Canada Mutual Benefit Society 288 Roncesvalles Avenue Toronto, Ontario M6R 2M4 B. Kowalski, Secretary	Sick and Funeral Benefits.
Pride of Israel Sick Benefit Society 59 Lissom Crescent Willowdale, Ontario M2R 2P2	Sick and Funeral Benefits.
R	
Radomer Mutual Benefit Society 18 Reiner Road Downsview, Ontario M3H 2K9 S. Kates, Secretary	Sick and Funeral Benefits.
S	
Societa Figli d'Italia di Mutuo Soccorso St. Antonio di Ottawa 1261 Sherman Drive Ottawa, Ontario K2C 2M7 G. Gaetano, Secretary	Sick and Funeral Benefits.
Societa Italiana di Mutuo Soccorso Guglielmo Marconi 450 Albert Street West Sault Ste. Marie, Ontario P6A 1C3 A. Tonucci, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sons of Jacob Benevolent Society 75 Stonedene Boulevard Willowdale, Ontario M2R 3C8 L. Orlans, Secretary	Sick and Funeral Benefits.
St. Boniface Benefit Society 96 Shanley Street Kitchener, Ontario N2H 5P3 W. Dietrich, Secretary	Sick and Funeral Benefits.
St. Joseph Aid Society of Formosa Formosa, Ontario N0G 1W0 D. Weiss, Secretary	Sick and Funeral Benefits.
Stashiver Young Men's Mutual Benefit Society 96 Rockford Road Willowdale, Ontario M2R 3A7 J. Goldhar, Secretary	Sick and Funeral Benefits.
T	
Toronto Grand Order of Israel Mutual Benefit Society 6200 Bathurst Street, Apt. 607 Willowdale, Ontario M2R 2A3 M.M. Carr, Secretary	Sick and Funeral Benefits.
Toronto Hebrew Benevolent Society 27 Fountainbleu Drive Willowdale, Ontario M2M 1P1 M. Goldberg, Secretary	Sick and Funeral Benefits.
Toronto Independent Benevolent Association 37 Bayhampton Court Downsview, Ontario M3H 5L5 Ms. S. Ulster, Secretary	Sick and Funeral Benefits.
U	
United Jewish People's Order Mutual Benefit Society 585 Cranbrooke Avenue Toronto, Ontario M6A 2X9 S. Carr, Secretary	Sick and Funeral Benefits.
V	
Vitese Mutual Benefit Society 32 Coral Gable Drive Weston, Ontario M9M 1N9 J. Parisi, Secretary	Sick and Funeral Benefits.
W	
Warsaw Lodzer Mutual Benefit Association 8 Kingsbridge Court, Apt. 108 Willowdale, Ontario M2R 1L5 A. Wolf, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Wierzbniker Friendly Mutual Benefit Society 508 Lawrence Avenue West Toronto, Ontario M6A 2A1 Irving Kleinberg, Secretary c/o M.S. Werger	Sick and Funeral Benefits
Y	
Young Men's Hebrew Association 40 Poinsetta Drive Thornhill, Ontaro L3T 2T6 M. Harris, Secretary	Sick and Funeral Benefits
Z	
Zion Benevolent Society 129 Concord Avenue Toronto, Ontario M6H 2P2 N. Tucker, Secretary	Sick and Funeral Benefits

CLASS 8 — LLOYD'S

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Non-Marine Underwriters, Members of Lloyd's, London, England c/o Deloitte Haskins & Sells Suite 2600, North Tower P.O. Box 6, Royal Bank Plaza Toronto, Ontario M5J 2J1 D.K. Bruce, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability and Property.

NOTE:—The Order-in-Council dated the 29th day of November, 1934, approving the application for licence of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be published by the Superintendent of Insurance in THE ONTARIO GAZETTE, pursuant to the provisions of Section 8 of The Ontario Insurance Act, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

I

ANNUAL STATEMENT ABSTRACTS

ASSETS AND LIABILITIES, INCOME AND EXPENDITURE, ETC., BY CLASSES OF INSURERS

(A)

JOINT-STOCK, CASH MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

(i) LIFE

(ii) OTHER THAN LIFE

I. LIFE INSURANCE

Assets, December 31, 1983

	Name of Company	Short Term Deposits and Money Market Securities	Bonds	Stocks	Mortgages and Agreements for Sale	Real Estate	Investments in Subsidiaries and Affiliates	Policy Loans	Cash	All Other Assets	Total Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Aetna-Life Ins.	2,373,908	24,876,792	8,387,570	36,087,705	1,138,115	.....	4,129,569	1,227,804	3,196,419	81,417,882	1
2	Assumption Mutual Life Ins.	2,622,155	78,613,525	9,745,054	37,831,554	2,078,719	12,017,284	4,943,546	361,062	6,999,605*	155,212,504	2
3	L'Economie Mutuelle-Vie	.....	25,392,707	622,260	17,609,369	3,324,035	.....	4,870,594	338,764	13,205,901†	65,363,630	3
4	Empire Life Ins.	7,631,833	92,657,634	50,904,370	88,952,728	4,546,433	.....	18,903,454	91,973	35,018,397*	298,706,822	4
5	Gerling Global Life Ins.	6,853,694	38,537,919	68,237	9,416,062	750,000	.....	6,947,382	454,214	104,561,817	167,589,325	5
6	Industrial Life Ins.	11,026,005	329,454,011	50,176,845	529,854,847	42,215,364	75,397,740	27,793,343	212,722	49,555,298*	1,115,686,175	6
7	Laurentian Mutual Ins.	3,675,208	169,600,345	57,212,509	128,571,732	27,855,841	52,666,631	33,801,488	2,604,979	30,616,237*	506,604,970	7
8	Pan American Family Ins.	60,000	110,875	.....	.....	.....	.....	.....	14,822	43,671	1,227,244	8
9	Les Prevoyants du Cda.	.....	2,850,368	3,469,277	3,642,369	.....	.....	.....	235,475	149,117	10,346,606	9
10	Quebec Health Services	7,415,000	149,400,909	25,566,837	27,450,476	4,023,464	6,255,000	155,832	3,601,144	19,965,225*	243,833,887	10
11	Seaboard Life Ins.	4,965,100	17,369,570	17,747,024	4,113,821	5,497,131	.....	1,053,440	4,760,704	7,871,183*	63,377,973	11
12	Union of Canada Life Ins.	.....	31,976,833	.....	7,936,817	3,860,763	.....	1,788,120	1,093,248	1,363,766	48,019,547	12
	Totals	46,622,903	961,839,364	223,899,983	891,467,480	95,289,865	146,336,655	104,386,768	14,996,911	272,546,636	2,757,386,565	

Liabilities, Capital and Surplus, December 31, 1983

	Name of Company	Actuarial Reserves	Unpaid Claims	Other Policyholder Liabilities	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Reserve Funds	Capital	Surplus for the Protection of Policyholders	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Aetna-Life Ins.	66,202,174	1,424,621	2,664,379	815,221	336,636	71,443,031	1,697,267	500,000	7,777,584	81,417,882	1
2	Assumption Mutual Life Ins.	121,333,054	604,861	8,619,831	1,177,607	10,060,423*	141,795,776	4,059,538	.....	9,357,190	155,212,504	2
3	L'Economie Mutuelle-Vie	44,145,358	863,061	4,901,765	332,831	12,216,380*†	62,459,395	1,689,141	.....	1,215,094	65,363,630	3
4	Empire Life Ins.	181,864,528	2,779,824	10,885,529	1,321,064	43,069,689*	239,920,634	12,741,599	704,528	45,340,061	298,706,822	4
5	Gerling Global Life Ins.	131,397,775	17,165,278	2,137,799	1,043,376	6,191,176	157,935,404	5,503	2,100,000	7,548,418	167,589,325	5
6	Industrial Life Ins.	845,670,430	11,113,718	45,696,621	5,442,794	70,758,070*	978,681,633	28,661,697	.....	108,342,845	1,115,686,175	6
7	Laurentian Mutual Ins.	372,605,296	7,695,572	16,168,693	3,240,235	41,979,405*	441,689,201	28,717,575	.....	36,198,194	506,604,970	7
8	Pan American Family Ins.	83,888	10,000	.....	62,400	19,068	175,356	.....	2,200,000	*-1,148,112*	1,227,244	8
9	Les Prevoyants du Cda.	.....	3,883	.....	42,830	8,613	55,326	819,415	.....	9,471,865	10,346,606	9
10	Quebec Health Services	191,908,029	12,033,595	10,236,081	913,430	10,571,052*	225,662,187	5,520,933	.....	12,650,767	243,833,887	10
11	Seaboard Life Ins.	27,307,954	9,915,471	2,385,672	1,619,007	7,683,852*	48,911,956	1,686,240	1,107,176	11,672,601	63,377,973	11
12	Union of Canada Life Ins.	41,158,911	591,179	2,419,134	375,253	65,268	44,609,745	69,737	.....	3,340,065	48,019,547	12
	Totals	2,023,677,397	64,201,063	103,115,504	16,386,048	202,959,632	2,413,339,644	85,668,645	6,611,704	251,766,572	2,757,386,565	

*Includes Segregated Funds
†Includes $8,587,676 applicable to Pension Fund

I. LIFE INSURANCE (cont'd.)
Surplus Account for the Year 1983

	Name of Company	Balance Jan. 1/1983	Profit/Loss from Summary of Operations	Special Change in Actuarial Reserves	Change in Reserves	Dividends to Share-holders	Other Increases	Other Decreases	Balance Dec. 31/1983	
		$	$	$	$	$	$	$	$	
1	Aetema-Life Ins.	7,002,198	1,269,179		*– 104,529*	405,000	15,736		7,777,584	1
2	Assumption Mutual Life Ins.	7,864,420	1,146,626	644,260	*– 298,116*				9,357,190	2
3	L'Economie Mutuelle-Vie	1,278,377	*– 1,243,241*	*– 900,155*	1,643,053		502,060	65,000	1,215,094	3
4	Empire Life Ins.	39,032,371	5,690,956		877,409	260,675			45,340,061	4
5	Gerling Global Life Ins.	6,954,371	1,113,978	5,069		525,000			7,548,418	5
6	Industrial Life Ins.	101,361,161	8,140,471	*– 1,884,770*	725,983				108,342,845	6
7	Laurentian Mutual Ins.	32,211,070	4,889,711	*– 1,978,352*	1,075,765				36,198,194	7
8	Pan American Family Ins.	*– 836,913*	*– 297,403*		*– 13,796*				*– 1,148,112*	8
9	Les Prevoyants du Cda.	9,748,096	*– 140,432*		683,616			819,415	9,471,865	9
10	Quebec Health Services	10,886,706	1,764,061						12,650,767	10
11	Seaboard Life Ins.	10,802,679	834,349	379,876	*– 174,453*			169,850	11,672,601	11
12	Union of Canada Life Ins.	2,792,012	467,795				80,258		3,340,065	12
	Totals	229,096,548	23,636,050	*– 3,734,072*	4,414,932	1,190,675	598,054	1,054,265	251,766,572	

Exhibit of Insurance Policies — In Canada (Direct)

	Name of Company	In Force January 1, 1983			New Effected 1983			In Force, December 31, 1983			
		Ordinary	Group	Total	Ordinary	Group	Total	Ordinary	Group	Total	
		$	$	$	$	$	$	$	$	$	
1	Aetema-Life Ins.	656,511,770	193,095,795	849,607,565	174,874,655	40,583,500	215,458,155	715,831,561	191,018,655	906,850,216	1
2	Assumption Mutual Life Ins.	518,496,261	808,681,374	1,327,177,635	171,915,293	33,152,500	205,067,793	630,826,134	908,879,992	1,539,706,126	2
3	L'Economie Mutuelle-Vie	477,603,678	386,767,302	864,370,980	150,238,015	422,503	150,660,518	523,921,145	379,074,310	902,995,455	3
4	Empire Life Ins.	1,794,555,338	1,088,021,263	2,882,576,601	650,404,762	299,662,934	950,067,696	1,997,490,930	1,117,416,165	3,114,907,095	4
5	Gerling Global Life Ins.	884,073,343	20,085,304	904,158,647	428,277,719		428,277,719	1,178,024,488	22,494,213	1,200,518,701	5
6	Industrial Life Ins.	7,674,669,405	2,388,785,227	10,063,454,632	3,814,724,700	211,488,200	4,026,212,900	9,622,259,571	2,361,326,418	11,983,585,989	6
7	Laurentian Mutual Ins.	3,302,174,555	3,415,381,977	6,717,556,532	851,405,588	275,762,721	1,127,168,309	3,425,798,953	2,860,790,247	6,286,589,200	7
8	Pan American Family Ins.										8
9	Les Prevoyants du Cda.										9
10	Quebec Health Services	3,066,596	3,203,159,047	3,206,225,643	615,300	1,138,805,782	1,139,421,082	3,121,000	4,621,718,443	4,624,839,443	10
11	Seaboard Life Ins.	1,666,672,101	1,062,264,576	2,728,936,677	742,540,320	619,796,990	1,362,337,310	1,444,524,223	1,082,083,996	2,526,608,219	11
12	Union of Canada Life Ins.	335,880,253	21,112,288	356,992,541	65,103,892		65,103,892	332,151,987	12,739,504	344,891,491	12
	Totals	17,313,703,300	12,587,354,153	29,901,057,453	7,050,100,244	2,619,675,130	9,669,775,374	19,873,949,992	13,557,541,943	33,431,491,935	

Exhibit of Insurance Policies — Out of Canada (Direct)

		$	$	$	$	$	$	$	$	$	
1	Assumption Mutual Life Ins.	149,073,219	14,518,950	163,592,169	58,908,275		58,908,275	176,551,163	15,713,635	192,264,798	1
2	Seaboard Life Ins.	21,675,226	83,510,567	105,185,793	5,800,000	10,569,082	16,369,082	19,188,164	52,440,348	71,628,512	2
	Totals	170,748,445	98,029,517	268,777,962	64,708,275	10,569,082	75,277,357	195,739,327	68,153,983	263,893,310	

I. LIFE INSURERS (cont'd.)
Income for the Year 1983*

	Name of Company	Premiums	Settlement Annuities	Investment Income	Miscellaneous Income	Net Gain on Investments	Total Income	Total Expenditure	Balance Carried to Surplus	Average Rate of Investment Income Earned	
		$	$	$	$	$	$	$	$	%	
1	Aetema-Life Ins.	14,894,669	. . . . .	8,228,580			23,123,249	21,854,070	1,269,179	11.45	1
2	Assumption Mutual Life Ins.	21,145,973	2,241,461	14,543,627	471,502	1,062,586	39,465,149	38,318,523	1,146,626	10.52	2
3	L'Economie Mutuelle-Vie	10,108,370	. . . . .	5,787,248	120,054	. . . . .	16,015,672	17,258,913	*– 1,243,241*	10.88	3
4	Empire Life Ins.	54,717,581	48,375	31,337,701	1,599,003	5,985,063	93,687,723	87,996,767	5,690,956	12.24	4
5	Gerling Global Life Ins.	30,613,932	. . . . .	12,564,415	70,834	227,667	43,476,848	42,362,870	1,113,978	8.73	5
6	Industrial Life Ins.	197,710,526	. . . . .	110,611,509	6,748,085	. . . . .	315,070,120	306,929,649	8,140,471	11.25	6
7	Laurentian Mutual Ins.	120,036,334	44,812	49,369,408	3,303,585	. . . . .	172,754,139	167,864,428	4,889,711	11.69	7
8	Pan American Family Ins.	294,922	. . . . .	85,721	. . . . .	. . . . .	380,643	678,046	*– 297,403*	7.03	8
9	Les Prevoyants du Cda.	342,674	. . . . .	1,128,769	. . . . .	. . . . .	1,471,443	1,611,875	*– 140,432*	11.87	9
10	Quebec Health Services	93,636,200	532,499	24,121,278	2,030,024	291,341	120,611,342	118,847,281	1,764,061	12.28	10
11	Seaboard Life Ins.	41,754,807	. . . . .	4,639,559	724,516	192,564	47,311,446	46,477,097	834,349	8.7	11
12	Union of Canada Life Ins.	6,178,374	. . . . .	4,617,590	. . . . .	. . . . .	10,795,964	10,328,169	467,795	10.44	12
	Totals	591,434,362	2,867,147	267,035,405	15,067,603	7,759,221	884,163,738	860,527,688	23,636,050		

Expenditure for the Year 1983*

	Name of Company	Claims Incurred	Settlement Annuities	Increase in Actuarial Reserves	Dividends to Policy holders Including Provisions	Net Loss on Investments	General Expenses Commissions and Taxes	All Other Expenses	Income Tax	Total Expenditure	
		$	$	$	$	$	$	$	$	$	
1	Aetema-Life Ins.	8,932,358	2,350	6,127,434	211,066	59,048	6,063,986	197,663	260,165	21,854,070	1
2	Assumption Mutual Life Ins.	10,644,935	850,849	13,340,258	1,415,200	. . . . .	9,882,786	1,857,488	327,007	38,318,523	2
3	L'Economie Mutuelle-Vie	11,548,664	. . . . .	*– 652,912*	896,684	. . . . .	4,883,620	582,857	. . . . .	17,258,913	3
4	Empire Life Ins.	35,960,982	96,584	13,767,823	2,491,375	. . . . .	23,674,968	11,303,965	701,070	87,996,767	4
5	Gerling Global Life Ins.	19,907,410	22,824	7,280,142	279,588	. . . . .	10,478,739	3,879,167	515,000	42,362,870	5
6	Industrial Life Ins.	134,974,641	. . . . .	65,958,218	7,861,442	. . . . .	79,238,902	19,559,453	*– 663,007*	306,929,649	6
7	Laurentian Mutual Ins.	78,026,883	294,672	42,707,957	3,781,198	930,259	36,736,308	5,394,121	*– 6,970*	167,864,428	7
8	Pan American Family Ins.	53,175	. . . . .	. . . . .	. . . . .	. . . . .	594,901	29,970	. . . . .	678,046	8
9	Les Prevoyants du Cda.	1,392,158	. . . . .	. . . . .	. . . . .	127,000	92,717	. . . . .	. . . . .	1,611,875	9
10	Quebec Health Services	66,830,124	320,071	32,445,442	3,293,699	. . . . .	13,845,108	2,112,837	. . . . .	118,847,281	10
11	Seaboard Life Ins.	14,315,530	5,514	5,330,209	1,123,045	. . . . .	19,814,786	5,538,013	350,000	464,477,097	11
12	Union of Canada Life Ins.	5,103,602	. . . . .	1,341,895	291,475	. . . . .	3,591,197	. . . . .	. . . . .	10,328,169	12
	Totals	387,690,462	1,592,864	187,646,466	21,644,772	1,116,307	208,898,018	50,455,534	853,265	860,527,688	

*Includes Segregated Funds

I. LIFE INSURERS (cont'd.)
Segregated Funds as at December 31, 1983

	Name of Company	Assets						Liabilities Funds Held for Policyholders						
		Bonds and Short Term	Stocks	Mortgage Loans	Cash	Other Assets	Total Assets	Expenses Due and Accrued	Actuarial Reserves	Amounts on Deposit	Other	Trans from Other Funds	Total Liabilities	
		$	$	$	$	$	$	$	$	$	$	$	$	
1	Assumption Mutual Life Ins.	3,217,690	.....	.....	178	23,946	3,241,814	1,000	.....	.....	26,269	3,214,545	3,241,814	1
2	L'Economie Mutuelle-Vie	.....	211,919	.....	.....	.....	211,919	.....	.....	.....	211,919	.....	211,919	2
3	Empire Life Ins.	265,071	26,681,211	.....	1,419,659	21,750	28,387,691	22,710	24,446,163	1,431,142	1,641,396	846,280	28,387,691	3
4	Industrial Life Ins.	16,669,134	7,527,461	.....	162,164	541,294	24,900,053	.....	3,720,245	21,179,808	.....	.....	24,900,053	4
5	Laurentian Mutual Ins.	1,130,422	8,163,235	2,478,316	605,902	51,382	12,429,257	102,605	516,375	3,666,862	3,571,968	4,571,447	12,429,257	5
6	Quebec Health Services	3,052,808	3,958,089	.....	317,225	86,556	7,454,678	.....	.....	7,454,678	.....	.....	7,454,678	6
7	Seaboard Life Ins.	2,728,651	2,232,474	227,054	90,006	82,328	5,360,513	13,114	.....	5,347,399	.....	.....	5,360,513	7
	Totals	27,063,776	48,814,389	2,705,370	2,595,134	807,256	81,985,925	139,429	28,682,783	39,079,889	5,451,552	8,632,272	81,985,925	

Segregated Funds Revenue Account and Reconciliation of Fund For The Year 1983

	Name of Company	Balance Jan. 1/1983	Received from Policyholders	Transfer from Other Funds	Investment Income	Gain/Loss on Sale of Investment	Increase in Asset Value	Sub-Total	Withdrawals	General Expenses	Annuity and Death Benefits	Balance Dec. 31/1983	
		$	$	$	$	$	$	$	$	$	$	$	
1	Assumption Mutual Life Ins.	.....	.....	3,214,545	29,644	.....	*– 2,375*	3,241,814	.....	1,000	.....	3,240,814	1
2	L'Economie Mutuelle-Vie	441,301	.....	*– 60,242*	26,886	.....	13,983	*– 19,373*	209,320	689	.....	211,919	2
3	Empire Life Ins.	20,275,458	5,014,953	4,174	900,204	1,917,534	4,067,529	11,904,394	3,347,856	240,085	226,930	28,364,981	3
4	Industrial Life Ins.	15,899,047	6,179,778	.....	2,074,284	87,983	1,234,995	9,577,040	.....	34,838	541,196	24,900,053	4
5	Laurentian Mutual Ins.	10,563,520	190,810	53,569	768,018	497,970	982,751	2,493,118	617,212	111,472	1,302	12,326,652	5
6	Quebec Health Services	5,772,557	.....	404,772	493,573	291,341	534,291	1,723,977	.....	41,856	.....	7,454,678	6
7	Seaboard Life Ins.	4,782,357	.....	293,564	386,533	309,396	250,229	1,239,722	592,871	81,809	.....	5,347,399	7
	Totals	57,734,240	11,385,541	3,910,382	4,679,142	3,104,224	7,081,403	30,160,692	4,767,259	511,749	769,428	81,846,496	

II. OTHER THAN LIFE
Assets, December 31, 1983

	Name of Company	Short Term and Money Market Securities	Bonds	Stocks	Mortgage Loans and Real Estate	Cash on Hand and in Banks	Agents' Balance	Amounts Owing by Reinsurers	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Abstainers' Ins.	11,342,768	5,569,669	6,028,081	100,908	. . . . .	78,293	. . . . .	408,277	23,527,996	1
2	Anglo Canada Gen. Ins.	693,185	5,037,205	7,258	997,835	900	747,915	785	713,631	8,198,714	2
3	Bay City Gen. Ins.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,467,139	1,467,139*	3
4	Canadian Great Lakes Cas. & Sur. Ltd.	800,000	65,157	. . . . .	. . . . .	106,942	285,616	1,553,092	113,166	2,923,973†	4
5	Canadian Millers' Mutual Fire Ins.	120,000	1,001,353	237,625	179,265	328,190	73,991	10,192	42,519	1,993,135	5
6	Canadian Union Ins.	7,805,390	30,769,224	8,907,179	4,796,364	717,935	3,372,270	1,966,391	16,000,467	74,335,220	6
7	Canadian Universal Ins. Ltd.	2,214,449	33,837,230	6,171	. . . . .	2,628,065	1,547,666	16,719,827	20,878,971	77,832,379	7
8	CAA Ins. (Ont.)	1,791,678	10,825,392	2,741,264	43,873	. . . . .	. . . . .	. . . . .	567,529	15,969,736	8
9	Coachman Ins.	600,000	1,562,915	427,497	401,375	. . . . .	64,044	. . . . .	250,098	3,305,929	9
10	Colonia Gen. Ins.	87,000	869,403	. . . . .	. . . . .	14,253	209,659	183,270	28,367	1,391,952	10
11	Commerce & Industry Ins. of Cda.	678,029	7,324,299	823,508	. . . . .	657,765	2,457,402	2,140,153	629,037	14,710,193	11
12	Coronation Ins. Ltd.	2,750,000	3,989,515	7,701	. . . . .	386,374	1,518,260	824,489	405,260	9,881,599	12
13	Gerling Global Gen. Ins.	5,541,949	24,999,207	. . . . .	2,192,256	1,253,457	6,244,770	109,705	25,297,817	65,639,161	13
14	Gerling Global Reinsurance	10,734,470	24,576,344	137,967	2,777,943	480,486	1,152,478	470,022	626,474	40,956,184	14
15	Gibraltar Gen. Ins.	2,767,967	11,624,838	920,876	. . . . .	304,019	4,056,773	296,364	520,914	20,491,751	15
16	Hongkong Fire Ins., Ltd.	200,000	394,151	. . . . .	. . . . .	42,985	. . . . .	. . . . .	. . . . .	637,136	16
17	Le Groupe Desjardins	4,271,000	92,674,292	16,285,339	1,807,018	6,143,392	11,231,641	530,343	19,349,547	152,292,572	17
18	Loyalist Ins.	. . . . .	253,919	. . . . .	. . . . .	1,250,142	197,726	. . . . .	174,011	1,875,798	18
19	Maplex Gen. Ins.	1,857,119	1,256,740	891,178	. . . . .	. . . . .	30,653	785	91,613	4,128,088	19
20	Mutual of Ottawa-Church Ins.	70,000	897,095	. . . . .	. . . . .	112,582	. . . . .	5,639	26,597	1,111,913	20
21	North Canadian Ins.	. . . . .	274,551	. . . . .	. . . . .	14,198	30,855	122,580	6,712	448,896	21
22	Northern Frontier Gen. Ins.	1,199,705	875,535	120,590	303,088	458,816	1,015,221	75,170	167,039	4,215,164	22
23	Ontario Mutual Gen. Ins.	. . . . .	1,743,852	25,000	356,529	300	816,745	132	23,968	2,966,526	23
24	Otter Dorchester Ins. Ltd.	493,567	1,826,239	. . . . .	172,515	5,166	875,000	404,022	234,590	4,011,099	24
25	Pafco Ins. Ltd.	. . . . .	1,435,229	3,737,997	1,062,594	3,077,243	51,970	1,293,476	656,900	11,315,409	25
26	Pilot Ins.	7,440,714	34,607,615	72,463,193	2,564,954	1,511,872	15,985,475	444,954	5,106,300	140,125,077	26
27	Premier Ins.	234,946	255,455	. . . . .	. . . . .	11,373	. . . . .	. . . . .	30,107	531,881	27
28	Provident Assurance	. . . . .	25,701,911	73,848,578	7,752,104	10,867,483	10,788,268	1,727,428	18,666,466	149,352,238	28
29	Scottish & York Ins. Ltd.	7,497,720	28,204,034	4,556,741	. . . . .	. . . . .	7,423,884	847,543	954,071	49,483,993	29
30	S.I.A.T.	. . . . .	162,950	. . . . .	. . . . .	159,738	. . . . .	. . . . .	341,775	664,463	30
31	Simcoe & Erie Gen. Ins.	17,290,493	29,236,122	9,906,480	1,887,203	19,748,191	11,939,521	2,392,532	2,868,788	95,269,330	31
32	Sovereign Marine & Gen. Ins.	140,000	127,525	. . . . .	. . . . .	5,013	50,967	. . . . .	3,707	327,212	32
33	Sphere Drake Ins. Pub. Ltd. Co.	2,162,605	1,706,267	. . . . .	. . . . .	489,951	150,933	162,790	66,297	4,738,843	33
34	United Provinces Ins.	6,014,089	39,225,611	5,831,540	1,627,649	2,635,622	6,308,642	119,602	5,447,550	67,210,305	34
35	Upper Canada Ins.	. . . . .	307,759	. . . . .	. . . . .	74,669	132,365	90,979	47,256	653,028	35
36	York Fire & Cas. Ins.	2,749,542	1,439,934	. . . . .	. . . . .	633,005	422,643	331,036	114,475	5,690,635	36
	Totals	99,548,385	424,658,537	207,911,763	29,023,473	54,120,127	89,261,646	32,823,301	122,327,435	1,059,674,667	

*All business in force as at December 31, 1982 ceded to Simcoe & Erie General Insurance Company.
†The Superintendent assumed control of the company pursuant to an Order-In-Council dated July 31, 1983.

II. OTHER THAN LIFE (cont'd.)

Liabilities & Surplus for the Protection of Policyholders, December 31, 1983

	Name of Company	Unearned Premiums	Provision for Unpaid Claims and Adjustment Expenses	Amounts Owing to Reinsurers	Taxes and Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment and Contingency Reserves	Surplus for Protection of Policyholders	Total Liabilities, Surplus and Reserves	Capital Stock Paid In	
		$	$	$	$	$ $	$	$	$	$		
1	Abstainers' Ins.	5,314,875	10,662,149	76,418	779,877	306,249	17,139,568		6,388,428	23,527,996	1,115,514	1
2	Anglo Canada Gen. Ins.	1,535,215	1,228,059	153,577	128,846	1,251,902	4,297,599	416,541	3,484,574	8,198,714	358,938	2
3	Bay City Gen. Ins.								1,467,139	1,467,139	306,800	3
4	Canadian Great Lakes Cas. & Sur. Ltd.	716,664	3,194,641	114,389	263,216	2,282,663	6,571,573	3,078,931	*– 6,726,531*	2,923,973†	1,750,000	4
5	Canadian Millers' Mutual Fire Ins.	140,918	187,776	67,402	22,862	136,814	555,772	14,374	1,422,989	1,993,135		5
6	Canadian Union Ins.	16,113,356	33,830,966	1,954,597	2,045,611	7,880,612	61,825,142	1,288,590	11,221,488	74,335,220	1,777,735	6
7	Canadian Universal Ins. Ltd.	7,505,033	37,748,460	448,184	123,165	15,038,160*	60,863,002	945,603	16,023,774	77,832,379	4,500,000	7
8	CAA Ins. (Ont.)	3,462,411	6,435,225	192,997	275,730	1,116,692	11,483,055		4,486,681	15,969,736	3,007,000	8
9	Coachman Ins.	138,327	654,853	459,089	131,138	854,373	2,237,780		1,068,149	3,305,929	500,000	9
10	Colonia Gen. Ins.		189,604		14,082	359,804*	563,490	85,003	743,459	1,391,952‡		10
11	Commerce & Industry Ins. of Cda.	778,457	1,517,978	4,869,454	201,062	2,978,345	10,345,296	593,332	3,771,565	14,710,193	1,000,000	11
12	Coronation Ins. Ltd.	305,024	1,062,400	72,728	111,702	6,287,733*	7,839,587		2,042,012	9,881,599	1,579,400	12
13	Gerling Global Gen. Ins.	9,213,261	32,918,069	2,001,309	1,079,462	10,501,625*	55,713,726	4,181	9,921,254	65,639,161	1,600,000	13
14	Gerling Global Reinsurance	2,650,081	12,371,323	982,870	442,997	16,023,703	32,470,974	33,879	8,451,331	40,956,184	2,290,000	14
15	Gibraltar Gen. Ins.	3,997,399	7,211,376	305,398	173,855	4,011,045	15,699,073	113,595	4,679,083	20,491,751	4,822,500	15
16	Hongkong Fire Ins. Ltd.	86,344	240,288	18,473			345,105		292,031	637,136		16
17	Le Groupe Desjardins	38,370,367	59,405,962	361,079	2,659,779	8,905,861	109,703,048	2,287,003	40,302,521	152,292,572	29,364,123	17
18	Loyalist Ins.	191,641	100,851	115,513	7,996	61,622	477,623		1,396,175	1,875,798	1,250,000	18
19	Maplex Gen. Ins.	1,225,112	1,450,363	54	84,437	137,577	2,897,543		1,230,545	4,128,088	855,500	19
20	Mutual of Ottawa-Church Ins.		6,398		2,131	133,063	141,592		970,321	1,111,913		20
21	North Canadian Ins.		77,509	20,339	7,017	80,843	185,708		263,188	448,896	750,000	21
22	Northern Frontier Gen. Ins.	1,060,460	1,091,891	767,795	59,950	325,606	3,305,702		909,462	4,215,164	1,349,700	22
23	Ontario Mutual Gen. Ins.	440,744	858,280	293,522	66,548	835,310	2,494,404	645	471,477	2,966,526		23
24	Otter Dorchester Ins. Ltd.	1,430,792	801,134	4,999	98,503	97,657	2,433,085		1,578,014	4,011,099	693,915	24
25	Pafco Ins. Ltd.	1,660,243	5,843,202	316,514	105,624		7,925,583		3,389,826	11,315,409	1,700,000	25
26	Pilot Ins.	34,787,378	49,880,835	1,300,659	1,273,080	3,386,559	90,628,511		49,496,566	140,125,077	204,500	26
27	Premier Ins.		88,683	11,791	7,463	81,997	189,934		341,947	531,881	53,000	27
28	Provident Assurance	29,733,287	55,772,577	452,916	3,488,344	15,270,859	104,717,983	3,974,010	40,660,245	149,352,238	5,250,000	28
29	Scottish & York Ins. Ltd.	5,208,250	24,189,633	8,431,634	57,585	3,854,772*	41,741,874	500,000	7,242,119	49,483,993	253,700	29
30	S.I.A.T.	165,855	2,605,252			455,403	3,226,510	351,797	*– 2,913,844*	664,463‡		30
31	Simcoe & Erie Gen. Ins.	10,002,396	38,838,301	9,426,682	1,599,156	17,247,055	77,113,590	1,178,451	16,977,289	95,269,330	9,237,100	31
32	Sovereign Marine & Gen. Ins.	21,081	97,500		4,624	16,200	139,405		187,807	327,212		32
33	Sphere Drake Ins. Pub. Ltd. Co.	83,770	634,505	119,769	16,481	1,500,885*	2,355,410		2,383,433	4,738,843‡		33
34	United Provinces Ins.	24,513,949	15,769,523	1,548,451	792,633	7,531,228	50,155,784	1,549,751	15,504,770	67,210,305	750,000	34
35	Upper Canada Ins.	89,820	70,177	144,839	15,736	69,560	390,132	*– 651*	263,547	653,028	252,000	35
36	York Fire & Cas. Ins.	823,765	2,574,011	3,686	3,995	265,736	3,671,193	5,921	2,013,521	5,690,635	1,843,020	36
	Totals	201,766,275	409,609,754	35,037,127	16,144,687	129,287,513	791,845,356	16,420,956	251,408,355	1,059,674,667	78,414,445	

*Includes deposits withheld from reinsurers.
†The Superintendent assumed control of the company pursuant to an Order-In-Council dated July 31, 1983.
‡Represents only the Canadian Marine Branch Department. Statements for the world-wide operation of the company are in a surplus position.

II. OTHER THAN LIFE (cont'd.)
Underwriting Accounts for the Year Ended December 31, 1983

	Name of Company	Net Premiums Written	Net Premiums Earned	Net Claims and Adjustment Expenses	Net Commissions	Taxes and Expenses	Total Claims and Expenses	Underwriting Profit or Loss —	
		$	$	$	$	$	$	$	
1	Abstainers' Ins.	14,735,612	15,303,848	10,941,624	2,651,727	2,158,159	15,751,510	*-447,662*	1
2	Anglo Canada Gen. Ins.	4,649,007	4,817,730	3,167,928	659,559	1,111,984	4,939,471	*-121,741*	2
3	Bay City Gen. Ins.								3
4	Canadian Great Lakes Cas. & Sur. Ltd.	1,863,393	1,963,351	3,538,918	*-85,306*	2,975,959	6,429,571	*-4,466,220**	4
5	Canadian Millers' Mutual Fire Ins.	218,957	206,390	154,481	*-243,100*	289,547	200,928	5,462	5
6	Canadian Union Ins.	34,999,298	34,744,937	27,997,367	5,428,248	5,677,849	39,103,464	*-4,358,527*	6
7	Canadian Universal Ins. Ltd.	20,613,146	22,566,594	17,038,303	5,488,100	5,016,576	27,542,979	*-4,976,385*	7
8	CAA Ins. (Ont.)	8,297,290	8,181,047	6,090,835	*-950,877*	4,487,914	9,627,872	*-1,446,825*	8
9	Coachman Ins.	556,647	492,563	634,474	*-468,941*	340,292	505,825	*-13,262*	9
10	Colonia Gen. Ins.	29,930	29,930	144,026	11,294	17,082	172,402	*-142,472*	10
11	Commerce & Industry Ins. of Cda.	1,646,824	1,733,679	1,203,820	*-2,380,368*	2,588,748	1,412,200	321,479	11
12	Coronation Ins. Ltd.	759,093	874,250	817,345	*-404,982*	947,852	1,360,215	*-485,965*	12
13	Gerling Global Gen. Ins.	36,578,960	37,721,451	23,887,345	5,841,302	7,490,642	37,219,289	502,162	13
14	Gerling Global Reinsurance	32,338,398	32,295,940	21,659,564	8,939,480	1,035,261	31,634,305	661,635	14
15	Gibraltar Gen. Ins.	10,771,210	9,716,551	6,931,245	*-435,135*	5,180,446	11,676,556	*-1,960,005*	15
16	Hongkong Fire Ins., Ltd.	311,244	294,537	212,586	67,555	50,135	330,276	*-35,739*	16
17	Le Groupe Desjardins	78,038,726	82,914,679	48,781,178	12,819,431	20,676,099	82,276,708	637,971	17
18	Loyalist Ins.	386,055	340,217	203,348	*-126,810*	446,150	522,688	*-182,471*	18
19	Maplex Gen. Ins.	3,070,642	3,082,824	2,087,692	403,965	753,487	3,245,144	*-162,320*	19
20	Mutual of Ottawa-Church Ins.	16,833	16,833	6,486	*-44,827*	79,560	41,219	*-24,386*	20
21	North Canadian Ins.	72,959	23,860	54,469	8,032	263,484	325,985	*-302,125*	21
22	Northern Frontier Gen. Ins.	2,680,445	2,477,036	1,815,658	*-68,076*	1,112,579	2,860,161	*-383,125*	22
23	Ontario Mutual Gen. Ins.	843,321	887,744	962,100	*-114,151*	937,001	1,784,950	*-897,206*	23
24	Otter Dorchester Ins. Ltd.	3,101,705	2,965,512	2,043,487	41,091	1,037,190	3,121,768	*-156,256*	24
25	Pafco Ins. Ltd.	8,508,003	8,331,623	5,318,748	1,336,982	2,417,381	9,073,111	*-741,488*	25
26	Pilot Ins.	91,822,832	87,093,072	57,945,229	14,069,459	12,818,190	84,832,878	2,260,194	26
27	Premier Ins.	*-177*	1,093	2,416		34,960	37,376	*-36,283*	27
28	Provident Assurance	67,295,129	66,687,307	49,032,885	7,159,765	16,631,951	72,824,601	*-6,137,294*	28
29	Scottish & York Ins. Ltd.	15,429,221	14,994,030	18,752,542	*-5,743,675*	4,884,753	17,893,620	*-2,899,590*	29
30	S.I.A.T.	1,018,866	1,337,857	2,319,618	255,579	91,319	2,666,516	*-1,328,659*	30
31	Simcoe & Erie Gen. Ins.	26,676,861	26,099,749	24,967,429	1,029,156	5,101,359	31,097,944	*-4,998,195*	31
32	Sovereign Marine & Gen. Ins.	173,989	165,052	104,190	44,247	10,204	158,641	6,411	32
33	Sphere Drake Ins. Pub. Ltd. Co.	415,841	417,733	158,578	126,651	16,552	301,781	115,952	33
34	United Provinces Ins.	40,767,035	41,296,611	26,209,972	5,957,805	11,659,379	43,827,156	*-2,530,545*	34
35	Upper Canada Ins.	214,837	157,004	97,565	*-70,496*	139,582	166,651	*-9,647*	35
36	York Fire & Cas. Ins.	2,948,096	2,853,806	2,558,959	64,258	1,097,955	3,721,172	*-867,366*	36
	Totals	510,960,228	513,086,440	367,842,410	61,266,942	119,577,581	548,686,933	*-35,600,493*	

*The Superintendent assumed control of the company pursuant to an Order-In-Council dated July 31, 1983

II. OTHER THAN LIFE (cont'd.)

Profit and Loss Account for the Year Ended December 31, 1983 (concl'd.)

	Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Miscellaneous Income	Total Other Income	Income Taxes	Losses on Sale of Investment	Miscellaneous Expenditure	Total Other Expenditure	Net Other Income	Net Profit or Loss for the Year	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Ins.	1,977,552	110,070	.....	2,087,622	359,462	.....	282,488	641,950	1,445,672	998,010	1
2	Anglo Canada Gen. Ins.	654,832	47,836	6,230	708,898	.....	.....	65,578	65,578	643,320	521,579	2
3	Bay City Gen. Ins.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3
4	Canadian Great Lakes Cas. & Sur. Ltd.	91,309	.....	.....	91,309	.....	7,542	.....	7,542	83,767	*-4,382,453**	4
5	Canadian Millers' Mutual Fire Ins.	150,988	.....	6,969	157,957	19,917	.....	.....	19,917	138,040	143,502	5
6	Canadian Union Ins.	5,651,656	.....	205,911	5,857,567	60,743	.....	169,739	230,482	5,627,085	1,268,558	6
7	Canadian Universal Ins. Ltd.	4,952,104	.....	.....	4,952,104	*-1,225,103*	30,318	63,585	*-1,131,200*	6,083,304	1,106,919	7
8	CAA Ins. (Ont.)	1,592,935	845,381	972,180	3,410,496	308,240	.....	904,341	1,212,581	2,197,915	751,090	8
9	Coachman Ins.	419,967	.....	.....	419,967	28,686	76,869	200,000	305,555	114,412	101,150	9
10	Colonia Gen. Ins.	118,135	.....	.....	118,135	.....	.....	3,554	3,554	114,581	*-27,891*	10
11	Commerce & Industry Ins. of Can.	996,710	.....	48,906	1,045,616	649,530	60,460	13,862	723,852	321,764	643,243	11
12	Coronation Ins. Ltd.	758,527	5,925	.....	764,452	40,321	.....	220,000	260,321	504,131	18,166	12
13	Gerling Global Gen. Ins.	3,716,214	9,313	53,078	3,778,605	2,150,000	.....	488,941	2,638,941	1,139,664	1,641,826	13
14	Gerling Global Reinsurance	3,890,463	12,711	62,206	3,965,380	2,015,000	.....	878,099	2,893,099	1,072,281	1,733,916	14
15	Gibraltar Gen. Ins.	1,472,661	401,097	32,615	1,906,373	.....	.....	186,261	186,261	1,720,112	*-239,893*	15
16	Hongkong Fire Ins., Ltd.	69,835	.....	.....	69,835	.....	.....	.....	.....	69,835	34,096	16
17	Le Groupe Desjardins	10,544,631	.....	14,159	10,558,790	5,338,827	.....	172,879	5,511,706	5,047,084	5,685,055	17
18	Loyalist Ins.	122,918	.....	.....	122,918	.....	.....	.....	.....	122,918	*-59,553*	18
19	Maplex Gen. Ins.	375,638	103,390	.....	479,028	.....	.....	43,032	43,032	435,996	273,676	19
20	Mutual of Ottawa-Church Ins.	114,103	.....	.....	114,103	.....	.....	.....	.....	114,103	89,717	20
21	North Canadian Ins.	55,895	.....	2,236	58,131	.....	.....	.....	.....	58,131	*-243,994*	21
22	Northern Frontier Gen. Ins.	210,525	.....	.....	210,525	.....	.....	12,544	12,544	197,981	*-185,144*	22
23	Ontario Mutual Gen. Ins.	151,329	.....	9,915	161,244	.....	6,799	250	7,049	154,195	*-743,011*	23
24	Otter Dorchester Ins. Ltd.	246,321	3,135	.....	249,456	.....	.....	9,186	9,186	240,270	84,014	24
25	Pafco Ins. Ltd.	763,704	33,262	35,354	832,320	*-41,200*	.....	.....	*-41,200*	873,520	132,032	25
26	Pilot Ins.	10,968,556	4,498,037	.....	15,466,593	4,411,650	.....	251,246	4,662,896	10,803,697	13,063,891	26
27	Premier Ins.	53,012	.....	25,316	78,328	.....	.....	.....	.....	78,328	42,045	27
28	Provident Assurance	6,452,163	.....	5,264,944	11,717,107	*-682,000*	.....	271,662	*-410,338*	12,127,445	5,990,151	28
29	Scottish & York Ins. Ltd.	3,849,443	21,778	.....	3,871,221	426,350	.....	.....	426,350	3,444,871	545,281	29
30	S.I.A.T.	37,694	.....	47,986	85,680	.....	.....	.....	.....	85,680	*-1,242,979*	30
31	Simcoe & Erie Gen. Ins.	5,839,819	154,102	405,896	6,399,817	*-713,899*	.....	1,362,842	648,943	5,750,874	752,679	31
32	Sovereign Marine & Gen. Ins.	24,049	.....	.....	24,049	.....	.....	.....	.....	24,049	30,460	32
33	Sphere Drake Ins. Pub. Ltd. Co.	303,170	4,235	.....	307,405	.....	.....	64,101	64,101	243,304	359,256	33
34	United Provinces Ins.	5,017,301	455,144	23,711	5,496,156	402,000	.....	101,959	903,959	4,592,197	2,061,652	34
35	Upper Canada Ins.	33,527	.....	141	33,668	.....	639	677	1,316	32,352	22,705	35
36	York Fire & Cas. Ins.	333,204	7,443	223,132	563,779	*-282,000*	.....	16,322	*-265,678*	829,457	*-37,909*	36
	Total	72,010,890	6,712,859	7,440,885	86,164,634	13,666,524	182,627	5,693,148	19,632,299	66,532,335	30,931,842	

*The Superintendent assumed control of the company pursuant to an Order-In-Council dated July 31, 1983.

II. OTHER THAN LIFE (cont'd.)

Reconciliation of Surplus for Protection of Policyholders

	Name of Company	Balance Jan. 1, 1983	Net Profit for Year	Increase in Paid-in Capital	Other Increases	Total Increase	Net Loss for Year	Dividends Paid to Shareholders	Other Decreases	Total Decreases	Balance Dec. 31, 1983	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Ins.	4,861,038	998,010		766,650	1,764,660		139,494	97,776	237,270	638,428	1
2	Anglo Canada Gen. Ins.	3,501,207	521,579		23,508	545,087		408,639	153,081	561,720	3,484,574	2
3	Bay City Gen. Ins.	1,467,139									1,467,139	3
4	Canadian Great Lakes Cas. & Sur. Ltd.	38,636			462,286	462,286	4,382,453		2,844,777	7,227,180	*−6,726,531**	4
5	Canadian Millers' Mutual Fire Ins.	1,235,703	143,502		43,784	187,286					1,422,989	5
6	Canadian Union Ins.	7,474,679	1,268,558		2,862,859	4,131,417		326,045	58,563	384,608	11,221,488	6
7	Canadian Universal Ins. Ltd.	13,218,345	1,106,919		1,709,731	2,816,650			11,221	11,221	16,023,774	7
8	CAA Ins. (Ont.)	3,362,655	751,090		373,436	1,124,526			500	500	4,486,681	8
9	Coachman Ins.	1,027,403	101,150		63,952	165,102		124,356		124,356	1,068,149	9
10	Colonia Gen. Ins.	1,043,495					27,891		272,145	300,036	743,459	10
11	Commerce & Industry Ins. of Cda.	2,736,178	643,243		537,890	1,481,133		275,000	170,746	445,746	3,771,565	11
12	Coronation Ins. Ltd.	2,002,567	18,166		21,279	39,445					2,042,012	12
13	Gerling Global Gen. Ins.	9,184,003	1,641,826			1,641,826		848,000	56,575	904,575	9,921,254	13
14	Gerling Global Reinsurance	7,452,540	1,733,916		20,575	1,754,491		755,700		755,700	8,451,331	14
15	Gibraltar Gen. Ins.	4,584,068		400,000		400,000	239,893		65,092	304,985	4,679,083	15
16	Hongkong Fire Ins., Ltd.	257,992	34,096			34,096			57	57	292,031	16
17	Le Groupe Desjardins	36,042,788	5,685,055			5,685,055			1,425,322	1,425,322	40,302,521	17
18	Loyalist Ins.	1,463,301					59,553		5,573	65,126	1,398,175	18
19	Maplex Gen. Ins.	888,904	273,676	100,000		373,676			32,035	32,035	1,230,545	19
20	Mutual of Ottawa-Church Ins.	880,604	89,717			89,717					970,321	20
21	North Canadian Ins.	315,812			191,370	191,370	243,994			243,994	263,188	21
22	Northern Frontier Gen. Ins.	1,114,281			35,231	35,231	185,144	45,000	9,906	240,050	909,462	22
23	Ontario Mutual Gen. Ins.	1,458,657			168	168	743,011		244,337	987,348	471,477	23
24	Otter Dorchester Ins. Ltd.	1,486,044	84,014		7,956	91,970					1,578,014	24
25	Pafco Ins. Ltd.	2,619,954	132,032		748,840	880,872		111,000		111,000	3,389,826	25
26	Pilot Ins.	40,991,048	13,063,891		42,877	13,106,768		4,601,250		4,601,250	49,496,566	26
27	Premier Ins.	288,726	42,045		11,176	53,221					341,947	27
28	Provident Assurance	32,283,944	5,990,151	4,750,000		10,740,151		1,700,025	663,825	2,363,850	40,660,245	28
29	Scottish & York Ins. Ltd.	5,076,576	545,281	3,500	1,816,762	2,365,543			200,000	200,000	7,242,119	29
30	S.I.A.T.	*−3,201,373*			1,549,536	1,549,536	1,242,979		19,028	1,262,007	*−2,913,844*†	30
31	Simcoe & Erie Gen. Ins.	15,090,803	752,679		1,827,507	2,580,186		693,700		693,700	16,977,289	31
32	Sovereign Marine & Gen. Ins.	82,347	30,460		75,000	105,460					187,807	32
33	Sphere Drake Ins. Pub. Ltd. Co.	2,110,289	359,256			359,256			86,112	86,112	2,383,433	33
34	United Provinces Ins.	15,129,774	2,061,652		163,478	2,225,130		1,155,000	695,134	1,850,134	15,504,770	34
35	Upper Canada Ins.	250,486	22,705			22,705			9,644	9,644	263,547	35
36	York Fire & Cas. Ins.	1,028,590		1,250,500		1,250,500	37,909		227,660	265,569	2,013,521	36
	Totals	218,848,930	38,094,669	6,504,000	12,965,851	58,254,520	7,162,827	11,183,209	7,349,059	25,695,095	251,408,355	

*Represents only the Canadian Marine Branch Department. Statements for the world-wide operations are in a surplus position.
†The Superintendent assumed control of the company pursuant to an Order-In-Council dated July 31, 1983.

(B)
FARMERS' MUTUAL INSURANCE CORPORATIONS

FARMERS' MUTUAL INSURANCE CORPORATIONS
Assets, December 31, 1983

	Short Name of Company	Invest ments	Interest Due and Accrued	Cash on Hand or in Bank	Agents Balances and Premiums Uncol lected	Amount Due from Reinsurance	Mort gages	Real Estate	Other Assets	Deduct Assets not Admitted	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	1,339,644	29,979	50,300	77,651	28,365			9,339	9,243	1,526,035	1
2	Amherst Island	116,685	3,309	4,421	959	250			1,031	1,078	125,577	2
3	Ayr Farmers'	3,293,830	120,246	95,505	96,620	55,360		39,172	10,642	44,160	3,667,215	3
4	Bay of Quinte Agric	3,899,206	119,766	203,782	278,484	51,897		200,079	123,491	49,855	4,826,850	4
5	Bertie & Clinton	3,723,216	112,012	409,506	12,416	31,080		67,020	73,501	32,375	4,396,376	5
6	Blanshard	1,573,769	83,134	106,161	24,431	17,025			10,374	15,725	1,799,169	6
7	Brant	2,083,637	54,492	271,108	29,408	29,566	64,858	85,286	27,425	36,252	2,609,528	7
8	Caradoc Delaware	1,470,001	47,814	52,940	440	18,209			933	933	1,589,404	8
9	Cayuga	1,995,666	70,719	51,829	8,837	61,719		155,475	10,045	11,791	2,342,499	9
10	Culross	853,948	25,692	56,131	32,235	859			8,366	8,366	968,865	10
11	Downie	2,071,385	121,982	153,332	14,169	1,351		26,638	6,759	9,853	2,385,763	11
12	Dufferin	2,999,030	102,868	290,853	138,518	1,329		68,021	56,947	10,000	3,647,566	12
13	Dumfries	1,999,336	62,077	136,332	42,006	31,868		483,103	49,560	57,023	2,747,259	13
14	East Williams	1,201,739	39,242	204,045	23,148	6,685				6,212	1,468,647	14
15	Ekfrid	1,084,720	62,208	29,705	9,044	1,604		9,385	3,072	4,983	1,194,755	15
16	Elma	1,901,917	92,792	78,003	71,090	4,871		147,532	6,870	17,875	2,285,200	16
17	Erie	2,525,402	74,897	120,067	150,102	41,883		500		68,427	2,844,424	17
18	Farmers'	11,571,271	269,772	467,912	1,146,307	117,320	60,441	398,836	188,861	196,880	14,023,840	18
19	Formosa	4,369,498	145,468	181,432	275,815	70,657		301,503	159,468	108,246	5,396,595	19
20	Germania Farmers'	2,178,279	68,381	127,007	60,901	14,717					2,449,285	20
21	Glengarry Farmers'	1,621,422	62,133	203,617		61,202		106,430			2,054,804	21
22	Grenville Patron	5,316,784	162,319	83,161	137,892	97,100		22,287	6,000	25,121	5,800,422	22
23	Grey & Bruce	1,557,418	78,639	98,542	82,036	24,346		17,430	12,260	19,594	1,851,077	23
24	Halwell	2,178,957	64,330	212,729	299,665	20,432	37,870	230,042	93,076	39,490	3,097,611	24
25	Hamilton Township Farmers'	4,354,134	247,296	463,621	532,541	134,697		333,258	80,565	84,553	6,061,559	25
26	Hay Township Farmers'	2,901,455	82,706	202,540	4,620	28,710		167,775	16,750	16,978	3,387,578	26
27	Howard	4,632,701	184,840	153,919	25,750	41,002		113,833	29,360	31,929	5,149,476	27
28	Howick	3,005,140	90,414	238,601	203,141	69,101		110,173	59,684	3,591	3,772,663	28
29	Kent & Essex	6,457,589	169,540	445,713		58,557		33,000			7,164,399	29
30	Lambton	5,591,927	192,998	272,600	39,595	307,691		64,327	69,772	69,772	6,469,138	30
31	Lanark	5,579,617	148,606	275,243	932,091	152,823		211,363	197,101	84,192	7,412,652	31
32	Lennox & Addington	249,559	20,726	1,283,941	70,242	4,906		77,651	6,413	19,425	1,694,013	32
33	Lobo	636,317	21,255	138,492	4,976	340				197	801,183	33
34	London Township	1,921,892	65,082	192,361	14,623	44,438				2,772	2,235,624	34
35	McGillivray	891,291	34,382	47,476	77,019	2,511			1,013	1,013	1,052,679	35
36	McKillop	2,073,885	96,231	39,403	3,140	21,958		111,820		1,308	2,345,129	36
37	Norfolk	436,637	13,514	175,449	101,845	66,506		61,250	16,859	23,291	848,769	37
38	North Blenheim Farmers'	2,184,736	56,782	182,705	18,953	7,837	18,869	204,401	3,384	72,634	2,605,033	38
39	North Kent	3,128,134	108,492	68,596	22,730	18,416		106,373	22,298	27,952	3,447,087	39
40	Oxford	3,080,765	88,353	447,189	216,488	4,283	13,674	231,287	77,387	72,561	4,086,865	40

41	Peel	6,372,849	144,747	53,963	211,678	85,706	.....	252,380	144,953	201,191	7,065,085	41
42	Peel & Maryborough	1,680,691	52,843	434,040	295,652	24,469	23,679	79,073	228,730	91,414	2,727,763	42
43	Prescott	562,976	11,758	46,342	218,077	24,515	.....	58,684	24,132	20,660	925,824	43
44	South Easthope Farmers'	3,206,304	90,248	241,416	88,007	60,709	.....	259,646	82,184	427	4,028,087	44
45	Townsend Farmers'	990,764	31,307	141,958	3,241	9,294	.....	.....	13,157	13,157	1,176,564	45
46	Usborne & Hibbert	4,955,403	158,806	618,982	10,573	3,216	.....	31,075	5,237	5,150	5,778,142	46
47	Wabisa	2,435,832	146,153	89,559	54,857	52,594	.....	59,526	13,499	34,817	2,817,203	47
48	West Elgin	2,779,905	101,135	293,253	49,670	78,958	.....	82,565	183,830	138,699	3,430,617	48
49	West Wawanosh	3,958,874	190,436	119,295	119,210	44,081	.....	201,550	.....	1,018	4,632,428	49
50	Westminster	795,691	53,930	155,750	4,781	1,371	.....	55,523	.....	3,195	1,063,851	50
51	Yarmouth	1,372,658	30,835	87,002	11,749	18,353	.....	.....	.....	4,158	1,516,439	51
	TOTALS	139,164,486	4,708,686	10,597,829	6,347,423	2,156,737	219,391	5,265,272	2,134,328	1,799,536	168,794,616	
	OTHER Farm Mutual Reins. Plan	22,748,217	733,272	292,045	2,883,230	818,730	.....	412,793	203,196	686,654	27,404,829	
		161,912,703	5,441,958	10,889,874	9,230,653	2,975,467	219,391	5,678,065	2,337,524	2,486,190	196,199,445	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont'd.)
Liabilities and Surplus, December 31, 1983

	Short Name of Company	Provision for Unpaid Claims	Unearned Premiums (at 80%)	Expenses Due and Accrued	Miscellaneous Liabilities	Provision for Refund from Surplus	Total Liabilities	Surplus	Total Liabilities & Surplus	
		$	$	$	$	$	$	$	$	
1	Algoma	145,617	259,109	73,108	11,062	.....	488,896	1,037,139	1,526,035	1
2	Amherst Island	.....	14,346	2,894	364	.....	17,604	107,973	125,577	2
3	Ayr Farmers'	178,026	404,599	34,487	12,975	.....	630,087	3,037,128	3,667,215	3
4	Bay of Quinte Agric.	142,739	797,209	35,285	.....	.....	975,233	3,851,617	4,826,850	4
5	Bertie & Clinton	240,500	653,471	101,958	10,513	2,604	1,009,046	3,387,330	4,396,376	5
6	Blanshard	50,000	143,896	5,085	1,702	.....	200,683	1,598,486	1,799,169	6
7	Brant	86,329	191,130	2,800	.....	.....	280,259	2,329,269	2,609,528	7
8	Caradoc Delaware	30,350	94,777	483	.....	.....	125,610	1,463,794	1,589,404	8
9	Cayuga	168,270	264,595	62,995	9,905	.....	505,765	1,836,734	2,342,499	9
10	Culross	21,200	98,279	17,095	3,067	.....	139,641	829,224	968,865	10
11	Downie	24,169	235,109	64,035	883	.....	324,196	2,061,567	2,385,763	11
12	Dufferin	412,898	647,304	123,480	.....	.....	1,183,682	2,463,884	3,647,566	12
13	Dumfries	38,973	278,744	70,252	.....	.....	387,969	2,359,290	2,747,259	13
14	East Williams	83,600	204,366	34,630	3,547	.....	326,143	1,142,504	1,468,647	14
15	Ekfrid	10,395	131,831	17,279	.....	.....	159,505	1,035,250	1,194,755	15
16	Elma	204,000	539,338	141,694	.....	.....	885,032	1,400,168	2,285,200	16
17	Erie	69,363	318,054	82,675	104,228	.....	574,320	2,270,104	2,844,424	17
18	Farmers'	1,565,045	3,529,017	266,447	405,290	.....	5,765,799	8,258,041	14,023,840	18
19	Formosa	257,776	915,189	164,137	.....	.....	1,337,102	4,059,493	5,396,595	19
20	Germania Farmers'	14,850	245,261	36,270	36	.....	296,417	2,152,868	2,449,285	20
21	Glengarry Farmers'	262,053	696,243	183,201	.....	.....	1,141,497	913,307	2,054,804	21
22	Grenville Patron	163,717	940,351	89,824	12,828	.....	1,206,720	4,593,702	5,800,422	22
23	Grey & Bruce	14,500	206,676	4,171	.....	.....	225,347	1,625,730	1,851,077	23
24	Halwell	278,737	731,506	110,243	.....	.....	1,120,486	1,977,125	3,097,611	24
25	Hamilton Township Farmers'	385,663	1,761,318	92,826	10,000	.....	2,249,807	3,811,752	6,061,559	25
26	Hay Township Farmers'	222,933	762,582	129,022	450	.....	1,114,987	2,272,591	3,387,578	26
27	Howard	95,749	418,061	23,450	402	.....	537,662	4,611,814	5,149,476	27
28	Howick	246,280	604,198	95,459	.....	.....	945,937	2,826,726	3,772,663	28
29	Kent & Essex	387,710	954,357	12,297	5,224	.....	1,359,588	5,804,811	7,164,399	29
30	Lambton	441,419	1,225,113	199,289	120,880	.....	1,986,701	4,482,437	6,469,138	30
31	Lanark	943,336	2,360,149	462,719	368	.....	3,766,572	3,646,080	7,412,652	31
32	Lennox & Addington	133,716	431,462	21,099	5,890	.....	592,167	1,101,846	1,694,013	32
33	Lobo	16,860	183,309	9,987	.....	.....	210,156	591,027	801,183	33
34	London Township	44,754	295,762	8,434	.....	.....	348,950	1,886,674	2,235,624	34
35	McGillivray	89,916	214,716	56,337	925	.....	361,894	690,785	1,052,679	35
36	McKillop	11,716	184,422	8,204	2,878	.....	207,220	2,137,909	2,345,129	36
37	Norfolk	90,471	267,935	24,540	30,032	.....	412,978	435,791	848,769	37
38	North Blenheim Farmers'	59,311	277,499	76,585	724	70,000	484,119	2,120,914	2,605,033	38
39	North Kent	114,715	470,473	27,648	3,556	.....	616,392	2,830,695	3,447,087	39
40	Oxford	338,776	687,778	134,227	15,786	.....	1,176,567	2,910,298	4,086,865	40

41	Peel	221,671	1,098,108	54,150	91,648	.....	1,465,577	5,599,508	7,065,085	41
42	Peel & Maryborough	150,918	645,277	183,185	.....	.....	979,380	1,748,383	2,727,763	42
43	Prescott	68,290	400,345	135,405	.....	.....	604,040	321,784	925,824	43
44	South Easthope Farmers'	239,585	598,884	7,093	188,557	122,213	1,156,332	2,871,755	4,028,087	44
45	Townsend Farmers'	45,120	164,824	29,864	8,929	.....	248,737	927,827	1,176,564	45
46	Usborne & Hibbert	241,150	495,513	92,706	.....	.....	829,369	4,948,773	5,778,142	46
47	Wabisa	90,285	342,152	22,436	8,198	60,037	523,108	2,294,095	2,817,203	47
48	West Elgin	233,102	490,551	24,388	12,786	.....	760,827	2,669,790	3,430,617	48
49	West Wawanosh	98,109	532,133	166,615	.....	.....	796,857	3,835,571	4,632,428	49
50	Westminster	15,362	120,600	24,300	3,446	.....	163,708	900,143	1,063,851	50
51	Yarmouth	5,000	148,069	1,200	719	.....	154,988	1,361,451	1,516,439	51
	TOTALS	9,495,024	28,675,990	3,847,993	1,087,798	254,854	43,361,659	125,432,957	168,794,616	
	OTHER Farm Mutual Reins. Plan	7,035,975	2,361,028	18,011	3,386,294	.....	12,801,308	14,603,521	27,404,829	
		16,530,999	31,037,018	3,866,004	4,474,092	254,854	56,162,967	140,036,478	196,199,445	

FARMERS' MUTUAL INSURANCE CORPORATIONS
Gain and Loss and Surplus Accounts for the Year Ended December 31, 1983

	Short Name of Company	Net Premiums Earned	Total Claims and Expenses	Under writing Gain or Loss	Other Revenue or Expenditures	Net Gain or Loss for the Year	Surplus at Beginning of Year	Surplus Adjustments 1983	Surplus at End of Year	Ratio U/E Prem @ 100% TO Surplus	Ratio Net Prem Written to Surplus	
		$	$	$	$	$	$	$	$			
1	Algoma	467,581	558,292	*-90,711*	106,839	16,128	1,020,973	38	1,037,139	.31:1	.51:1	1
2	Amherst Island	18,276	14,450	3,826	12,483	16,309	91,527	137	107,973	.17:1	.18:1	2
3	Ayr Farmers'	862,789	603,464	259,325	409,548	668,873	2,367,543	712	3,037,128	.17:1	.30:1	3
4	Bay of Quinte Agric.	1,822,473	1,326,594	495,879	444,584	940,463	2,842,774	68,380	3,851,617	.26:1	.51:1	4
5	Bertie & Clinton	867,504	816,479	51,025	438,579	489,604	2,966,161	*-68,435*	3,387,330	.24:1	.27:1	5
6	Blanshard	313,082	202,964	110,118	200,478	310,596	1,294,465	*-6,575*	1,598,486	.11:1	.21:1	6
7	Brant	420,356	443,159	*-22,803*	222,752	199,949	2,126,674	2,646	2,329,269	.10:1	.19:1	7
8	Caradoc Delaware	213,245	140,847	72,398	183,070	255,468	1,208,576	*-250*	1,463,794	.08:1	.15:1	8
9	Cayuga	511,016	540,964	*-29,948*	250,763	220,815	1,614,959	960	1,836,734	.18:1	.29:1	9
10	Culross	179,685	178,828	857	107,309	108,166	723,773	*-2,715*	829,224	.15:1	.23:1	10
11	Downie	442,366	477,461	*-35,095*	283,320	248,225	1,817,217	*-3,875*	2,061,567	.14:1	.22:1	11
12	Dufferin	1,337,283	1,404,953	*-67,670*	352,583	284,913	2,184,346	*-5,375*	2,463,884	.33:1	.56:1	12
13	Dumfries	585,937	502,269	83,668	233,278	316,946	2,076,657	*-34,313*	2,359,290	.15:1	.27:1	13
14	East Williams	311,538	235,230	76,308	134,036	210,344	934,575	*-2,415*	1,142,504	.22:1	.28:1	14
15	Ekfrid	248,528	232,193	16,335	129,909	146,244	892,529	*-3,523*	1,035,250	.16:1	.25:1	15
16	Elma	1,000,724	1,072,184	*-71,460*	241,589	170,129	1,235,895	*-5,856*	1,400,168	.48:1	.81:1	16
17	Erie	586,575	624,670	*-38,095*	298,364	260,269	2,059,578	*-49,743*	2,270,104	.18:1	.27:1	17
18	Farmers'	7,448,488	8,052,692	*-604,204*	1,195,688	591,484	7,745,192	*78,635*	8,258,041	.53:1	.97:1	18
19	Formosa	2,005,439	1,684,891	320,548	497,609	818,157	3,284,076	*-42,740*	4,059,493	.28:1	.52:1	19
20	Germania Farmers'	457,966	423,744	34,222	248,694	282,916	1,869,952	.....	2,152,868	.14:1	.22:1	20
21	Glengarry Farmers'	1,275,456	1,676,965	*-401,509*	178,636	*-222,873*	1,136,180	.....	913,307	.95:1	1.40:1	21
22	Grenville Patron	2,048,895	1,564,602	484,293	582,568	1,066,861	3,538,428	*-11,587*	4,593,702	.26:1	.45:1	22
23	Grey & Bruce	415,828	299,572	116,256	182,644	298,900	1,331,658	*-4,828*	1,625,730	.16:1	.26:1	23
24	Halwell	1,442,495	1,535,715	*-93,220*	244,681	151,461	1,831,764	*-6,100*	1,977,125	.46:1	.79:1	24
25	Hamilton Township Farmers'	2,826,415	2,724,422	101,993	525,171	627,164	3,208,011	*-23,423*	3,811,752	.58:1	.79:1	25
26	Hay Township Farmers'	1,309,035	1,205,033	104,002	331,746	435,748	1,831,374	5,469	2,272,591	.42:1	.64:1	26
27	Howard	966,260	883,968	82,292	614,580	696,872	3,917,062	*-2,120*	4,611,814	.11:1	.22:1	27
28	Howick	1,300,357	1,206,894	93,463	334,753	428,216	2,397,080	1,430	2,826,726	.27:1	.48:1	28
29	Kent & Essex	1,968,283	1,820,302	147,981	656,168	804,149	5,000,662	.....	5,804,811	.21:1	.32:1	29
30	Lambton	2,468,599	2,955,204	*-486,605*	672,095	185,490	4,324,254	*-27,307*	4,482,437	.34:1	.61:1	30
31	Lanark	4,718,312	5,248,739	*-530,427*	601,862	71,435	3,588,701	*-14,056*	3,646,080	.70:1	1.39:1	31
32	Lennox & Addington	792,785	798,838	*-6,053*	122,213	116,160	986,683	*-997*	1,101,846	.49:1	.74:1	32
33	Lobo	153,441	141,980	11,461	84,162	95,623	494,663	741	591,027	.39:1	.25:1	33
34	London Township	468,592	309,129	159,463	213,896	373,359	1,511,998	1,317	1,886,674	.20:1	.26:1	34
35	McGillivray	307,334	304,416	2,918	96,200	99,118	621,961	*-30,294*	690,785	.39:1	.48:1	35
36	McKillop	417,828	264,819	153,009	234,391	387,400	1,750,743	*-234*	2,137,909	.11:1	.20:1	36
37	Norfolk	598,733	657,310	*-58,577*	63,495	4,918	400,443	30,430	435,791	.74:1	1.46:1	37
38	North Blenheim Farmers'	510,258	457,304	52,954	277,993	330,947	1,910,693	*-120,726*	2,120,914	.16:1	.26:1	38
39	North Kent	801,154	659,769	141,385	354,612	495,997	2,334,966	*-268*	2,830,695	.21:1	.32:1	39
40	Oxford	1,535,704	1,679,314	*-143,610*	357,236	213,626	2,731,262	*-34,590*	2,910,298	.30:1	.57:1	40

41	Peel	1,823,142	1,803,876	19,266	647,037	666,303	4,947,932	-14,727	5,599,508	.25:1	.38:1	41
42	Peel & Maryborough	1,232,283	1,161,910	70,373	212,867	283,240	1,531,282	-66,139	1,748,383	.46:1	.78:1	42
43	Prescott	705,244	903,881	-198,637	70,351	-128,286	450,700	-630	321,784	1.55:1	2.56:1	43
44	South Easthope Farmers'	1,281,772	1,382,256	-100,484	382,230	281,746	2,711,855	-121,846	2,871,755	.26:1	.48:1	44
45	Townsend Farmers'	248,461	305,524	-57,063	111,732	54,669	874,110	-952	927,827	.22:1	.30:1	45
46	Usborne & Hibbert	888,040	937,564	-49,524	640,812	591,288	4,356,933	552	4,948,773	.13:1	.18:1	46
47	Wabisa	694,387	530,843	163,544	289,938	453,482	1,904,985	-64,372	2,294,095	.19:1	.32:1	47
48	West Elgin	1,200,962	1,149,727	51,235	354,404	405,639	2,292,797	-28,646	2,669,790	.22:1	.47:1	48
49	West Wawanosh	1,013,681	1,070,658	-56,977	489,180	432,203	3,400,224	3,144	3,835,571	.17:1	.27:1	49
50	Westminster	229,374	195,653	33,721	114,598	148,319	752,018	-194	900,143	.17:1	.26:1	50
51	Yarmouth	218,075	149,932	68,143	148,639	216,782	1,143,814	855	1,361,451	.14:1	.17:1	51
	TOTALS	55,962,036	55,522,447	439,589	16,182,365	16,621,954	109,572,678	-761,675	125,432,957			
	OTHER Farm Mutual Reins. Plan	10,914,014	10,059,026	854,988	2,521,384	3,376,372	11,566,274	-431,429	14,511,217	.20:1	.71:1	
		66,876,050	65,581,473	1,294,577	18,703,749	19,998,326	121,138,952	-1,193,104	139,944,174			

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont'd.)
Claims and Expenses for the Year Ended December 31, 1983

	Short Name of Company	Gross Claims Incurred	Reinsurance Recovered or Recoverable	Net Claims Incurred	Net Adjusting Expenses	Total Claims and Adjusting Expenses	Commission Expenses	Salaries, Fees, and Travelling Expenses	Fire Prevention Expenses	All Other Expenses	Total Claims and Expenses	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	387,537	58,845	328,692	.....	328,692	143,597	64,494	128	21,381	558,292	1
2	Amherst Island	1,898	.....	1,898	60	1,958	3,318	6,791	.....	2,383	14,450	2
3	Ayr Farmers'	369,061	−729	369,790	17,939	387,729	76,720	89,873	1,714	47,428	603,464	3
4	Bay of Quinte Agric.	819,260	191,936	627,324	42,329	669,653	347,575	162,701	34,621	112,044	1,326,594	4
5	Bertie & Clinton	656,763	125,407	531,356	16,735	548,091	104,028	99,238	1,911	63,211	816,479	5
6	Blanshard	136,872	20,895	115,977	4,942	120,919	*−12,339*	79,814	778	13,792	202,964	6
7	Brant	248,978	16,901	232,077	3,532	235,609	4,846	133,695	26,747	42,262	443,159	7
8	Caradoc Delaware	72,741	211	72,530	5,324	77,854	16,990	33,921	1,298	10,784	140,847	8
9	Cayuga	541,052	197,465	343,587	8,226	351,813	39,010	112,847	3,894	33,400	540,964	9
10	Culross	93,109	*−2,416*	95,525	1,534	97,059	38,457	31,817	302	11,193	178,828	10
11	Downie	490,141	135,838	354,303	12,208	366,511	39,173	55,434	*−391*	16,734	477,461	11
12	Dufferin	904,568	137,039	767,529	59,598	827,127	275,411	181,420	18,265	102,730	1,404,953	12
13	Dumfries	284,165	14,789	269,376	7,697	277,073	8,211	120,171	27,280	69,534	502,269	13
14	East Williams	135,965	3,872	132,093	4,395	136,488	51,652	31,321	842	14,927	235,230	14
15	Ekfrid	161,492	4,751	156,741	1,795	158,536	35,071	24,419	1,013	13,154	232,193	15
16	Elma	1,052,828	435,525	617,303	7,748	625,051	186,367	155,179	4,145	101,442	1,072,184	16
17	Erie	701,797	260,316	441,481	16,404	457,885	51,367	57,709	23,547	34,162	624,670	17
18	Farmers'	5,777,102	629,342	5,147,760	209,620	5,357,380	1,636,992	641,779	70,538	346,003	8,052,692	18
19	Formosa	869,797	41,428	828,369	76,245	904,614	391,741	202,806	63,204	122,526	1,684,891	19
20	Germania Farmers'	321,838	35,212	286,626	8,153	294,779	79,428	32,975	2,751	13,811	423,744	20
21	Glengarry Farmers'	1,521,238	369,753	1,151,485	62,976	1,214,461	326,321	95,550	123	40,510	1,676,965	21
22	Grenville Patron	846,943	71,267	775,676	54,901	830,577	420,471	193,902	47,361	72,291	1,564,602	22
23	Grey & Bruce	256,647	143,889	112,758	14,906	127,664	70,075	68,647	3,019	30,167	299,572	23
24	Halwell	899,395	59,369	840,026	21,507	861,533	326,432	207,480	18,168	122,102	1,535,715	24
25	Hamilton Township Farmers'	2,361,872	663,167	1,698,705	66,055	1,764,760	552,322	225,965	3,270	178,105	2,724,422	25
26	Hay Township Farmers'	803,472	33,421	770,051	40,836	810,887	185,337	140,845	1,215	66,749	1,205,033	26
27	Howard	614,833	79,321	535,512	12,377	547,889	101,995	134,366	48,172	51,546	883,968	27
28	Howick	776,941	105,541	671,400	22,348	693,748	300,330	117,190	6,114	89,512	1,206,894	28
29	Kent & Essex	1,147,803	49,929	1,097,874	72,705	1,170,579	409,836	146,327	2,641	90,919	1,820,302	29
30	Lambton	3,766,499	1,683,863	2,082,636	98,011	2,180,647	448,393	212,517	8,645	105,002	2,955,204	30
31	Lanark	3,937,126	718,428	3,218,698	236,709	3,455,407	1,021,706	436,520	41,682	293,424	5,248,739	31
32	Lennox & Addington	539,309	49,395	489,914	23,632	513,546	167,856	70,662	9,742	37,032	798,838	32
33	Lobo	53,289	1,573	51,716	3,675	55,391	29,834	36,407	2,129	18,219	141,980	33
34	London Township	153,081	*−3,599*	156,680	5,208	161,888	56,148	50,246	1,941	38,906	309,129	34
35	McGillivray	226,741	42,669	184,072	3,642	187,714	72,258	37,970	.....	6,474	304,416	35
36	McKillop	109,508	7,934	101,574	2,117	103,691	64,536	62,204	1,692	32,696	264,819	36
37	Norfolk	712,204	321,142	391,062	26,147	417,209	120,251	77,946	3,614	38,290	657,310	37
38	North Blenheim Farmers'	794,587	542,114	252,473	4,598	257,071	70,546	75,047	1,803	52,837	457,304	38
39	North Kent	373,002	3,998	369,004	24,489	393,493	140,511	80,531	1,508	43,726	659,769	39
40	Oxford	1,152,061	174,710	977,351	78,836	1,056,187	309,238	220,629	4,237	89,023	1,679,314	40

41	Peel	1,168,275	276,440	891,835	47,598	939,433	351,082	381,420	5,517	126,424	1,803,876	41
42	Peel & Maryborough	677,149	203,550	473,599	42,920	516,519	248,634	230,747	1,294	164,716	1,161,910	42
43	Prescott	1,146,287	584,599	561,688	28,987	590,675	158,947	105,712	8,310	40,237	903,881	43
44	South Easthope Farmers'	1,334,710	492,144	842,566	61,262	903,828	213,400	142,704	*-451*	122,775	1,382,256	44
45	Townsend Farmers'	224,933	31,820	193,113	3,310	196,423	34,231	46,567	749	27,554	305,524	45
46	Usborne & Hibbert	1,006,533	276,178	730,355	27,710	758,065	82,737	71,340	923	24,499	937,564	46
47	Wabisa	411,097	111,625	299,472	13,408	312,880	95,278	92,358	409	29,918	530,843	47
48	West Elgin	933,862	189,119	744,743	22,851	767,594	174,474	125,766	6,958	74,935	1,149,727	48
49	West Wawanosh	1,058,271	325,760	732,511	11,052	743,563	131,852	121,550	2,970	70,723	1,070,658	49
50	Westminster	183,460	83,839	99,621	5,131	104,752	26,387	45,531	220	18,763	195,653	50
51	Yarmouth	104,191	2,904	101,287	2,125	103,412	9,919	24,828	547	11,226	149,932	51
	TOTALS	43,322,283	10,002,489	33,319,794	1,646,513	34,966,307	10,238,952	6,397,878	517,109	3,402,201	55,522,447	
	OTHER Farm Mutual Reins. Plan	12,037,573	3,568,661	8,468,912	.....	8,468,912	1,069,934	401,124	.....	119,056	10,059,026	
		55,359,856	13,571,150	41,788,706	1,646,513	43,435,219	11,308,886	6,799,002	517,109	3,521,257	65,581,473	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont'd.)
Premiums Written and Reinsurance Ceded for the Year Ended December 31, 1983

	Short Name of Company	Gross Premium Written					Reinsurance Premiums Ceded				Net Premiums Written	Net Premiums Earned	
		Property	Automobile	Liability (Public)	Crop Hail	Total	Property	Automobile	Liability (Public)	Crop Hail			
		$	$	$	$	$	$	$	$	$	$	$	
1	Algoma	421,344	198,179	28,250		647,773	99,441	14,452	3,076		530,804	467,581	1
2	Amherst Island	23,432		1,433		24,865	4,266		1,104		19,495	18,276	2
3	Ayr Farmers'	803,119	324,596	79,769		1,207,484	69,963	177,352	43,678		916,511	862,789	3
4	Bay of Quinte Agric.	1,963,194	201,129	153,128		2,317,451	132,543	132,760	101,681		1,950,467	1,822,473	4
5	Bertie & Clinton	980,640	141,982	97,288		1,219,910	175,340	77,651	53,285		913,634	867,504	5
6	Blanshard	316,692	79,238	27,372		423,302	28,674	46,042	15,726		332,860	313,082	6
7	Brant	461,063		33,994		495,057	40,647		23,167		431,243	420,356	7
8	Caradoc Delaware	234,179		16,831		251,010	23,234		12,057		215,719	213,245	8
9	Cayuga	558,095	177,005	42,757		777,857	122,257	104,505	24,171		526,924	511,016	9
10	Culross	240,592		16,118		256,710	57,162		11,443		188,105	179,685	10
11	Downie	569,415		38,655		608,070	131,783		13,524		462,763	442,366	11
12	Dufferin	1,218,970	309,927	113,485		1,642,382	270,715	−9,259	6,603		1,374,323	1,337,283	12
13	Dumfries	594,034	150,802	49,544		794,380	54,203	85,761	28,267		626,149	585,937	13
14	East Williams	409,378		26,553		435,931	97,648		14,915		323,368	311,538	14
15	Ekfrid	321,016		24,158		345,174	71,840		17,134		256,200	248,528	15
16	Elma	886,325	482,556	75,935		1,444,816	264,917	43,651	6,663		1,129,585	1,000,724	16
17	Erie	632,293	245,103	52,817		930,213	144,434	135,001	28,281		622,497	586,575	17
18	Farmers'	5,435,307	3,043,296	464,099		8,942,696	365,969	462,608	65,959		8,048,160	7,448,488	18
19	Formosa	2,134,107	96,728	179,655		2,410,490	129,064	52,326	98,104		2,130,996	2,005,439	19
20	Germania Farmers'	563,400		32,248		595,648	98,098		17,589		479,961	457,966	20
21	Glengarry Farmers'	1,625,680		111,497		1,737,177	382,768		76,927		1,277,482	1,275,456	21
22	Grenville Patron	2,030,946	224,110	162,114		2,417,170	127,200	122,841	88,711		2,078,418	2,048,895	22
23	Grey & Bruce	470,181		33,373		503,554	54,998		19,316		429,240	415,828	23
24	Halwell	1,705,758		146,164		1,851,922	195,362		103,573		1,552,987	1,442,495	24
25	Hamilton Township Farmers'	2,913,760	561,124	263,891		3,738,775	209,851	349,069	160,201		3,019,654	2,826,415	25
26	Hay Township Farmers'	1,133,868	434,660	86,650		1,655,178	212,906	−7,147	−6,767		1,456,186	1,309,035	26
27	Howard	902,727	244,170	79,798		1,226,695	46,586	133,738	44,057		1,002,314	966,260	27
28	Howick	1,465,280		111,576		1,576,856	167,167		65,239		1,344,450	1,300,357	28
29	Kent & Essex	1,997,945		187,945		2,185,890	173,881		131,540		1,880,469	1,968,283	29
30	Lambton	2,279,793	607,894	206,106		3,093,793	426,952	−66,255	−16,111		2,749,207	2,468,599	30
31	Lanark	5,257,132	938,173	445,501		6,640,806	814,729	515,097	242,275		5,068,755	4,718,312	31
32	Lennox & Addington	977,270		87,414		1,064,684	181,571		62,938		820,175	792,785	32
33	Lobo	195,545		14,234		209,779	55,900		7,791		146,088	153,441	33
34	London Township	513,060	92,998	43,520		649,578	61,242	65,996	30,393		491,947	468,592	34
35	McGillivray	422,468	55,702	25,652		503,822	116,365	39,977	18,045		329,435	307,334	35
36	McKillop	456,437	41,655	31,848		529,940	44,347	29,651	22,750		433,192	417,828	36
37	Norfolk	722,804	105,376	73,885	199,819	1,101,884	227,608	74,170	53,039	111,399	635,668	598,733	37
38	North Blenheim Farmers'	641,470	137,701	46,490		825,661	154,687	91,213	30,890		548,871	510,258	38
39	North Kent	669,028	213,656	68,967		951,651	55,581	5,288	−1,340		892,122	801,154	39
40	Oxford	1,307,754	411,651	123,038		1,842,443	197,320	−4,637	−1,039		1,650,799	1,535,704	40

41	Peel	2,044,968	398,868	152,375		2,596,211	178,560	219,257	80,608		2,117,786	1,823,142	41
42	Peel & Maryborough	1,392,318	398,414	77,377		1,868,109	259,177	211,005	42,835		1,355,092	1,232,283	42
43	Prescott	1,300,600	213,952	113,128		1,627,680	569,544	153,160	80,097		824,879	705,244	43
44	South Easthope Farmers'	1,255,893	267,460	102,811		1,626,164	260,492	*15,018*	390		1,380,300	1,281,772	44
45	Townsend Farmers'	290,270	91,536	26,654	3,704	412,164	66,905	53,030	14,918	2,065	275,246	248,461	45
46	Usborne & Hibbert	1,059,805		68,828		1,128,633	180,729		38,168		909,736	888,040	46
47	Wabisa	664,661	246,661	46,282		957,604	56,700	134,814	25,211		740,879	694,387	47
48	West Elgin	987,726	257,515	68,176	60,676	1,374,093	77,634	*882*	991	33,829	1,262,521	1,200,962	48
49	West Wawanosh	1,131,248	303,090	75,008		1,509,346	247,804	167,003	41,174		1,053,365	1,013,681	49
50	Westminster	272,204	78,423	24,185		374,812	83,491	43,290	13,222		234,809	229,374	50
51	Yarmouth	246,363		14,031		260,394	23,861		9,943		226,590	218,075	51
	TOTALS	57,101,551	11,775,330	4,672,607	264,199	73,813,687	8,294,116	3,637,490	2,066,362	147,293	59,668,426	55,962,036	
	OTHER Farm Mutual Reins. Plan	8,571,707	3,621,698	2,158,806	147,293	14,499,504	2,310,142	1,345,220	499,957	30,417	10,313,768	10,914,014	
		65,673,258	15,397,028	6,831,413	411,492	88,313,191	10,604,258	4,982,710	2,566,319	177,710	69,982,194	66,876,050	

FARMERS' MUTUAL INSURANCE CORPORATIONS (concl'd.)
Statement of Location of the Head Office and Principal Officers

	Short Name of Corporation	Location	President	Manager or Secretary	
1	Algoma	Thessalon	L. Kirby	L. Wolgemuth	1
2	Amherst Island	Stella	A.B. Caughey	W.B. Caughey	2
3	Ayr Farmers'	Ayr	G.S. Cowan	B. Davis	3
4	Bay of Quinte Agric.	Picton	A.D. Egan	A. Stickle	4
5	Bertie & Clinton	Welland	B.F. Lambert	F.A. Legg	5
6	Blanshard	St. Marys	H. Weersink	B. Hanly	6
7	Brant	Brantford	A.G. Marr	J.B. Knill	7
8	Caradoc Delaware	Mount Brydges	D. Pilkington	R. Doane	8
9	Cayuga	Cayuga	B. McBlain	M. Duff	9
10	Culross	Teeswater	F. Moffat	R.K. Lamont	10
11	Downie	Stratford	W. Graul	E. Doerr	11
12	Dufferin	Shelburne	N. Wallace	A. Reimer	12
13	Dumfries	Cambridge	H. Hamilton	G.L. Welsh	13
14	East Williams	Kerwood	J.A. McLachlan	F. Gare	14
15	Ekfrid	Appin	H. Winter	M. Sinclair	15
16	Elma	Atwood	J. Ranney	D. Little	16
17	Erie	Dunnville	W.H. Rittenhouse	L.K. Thomson	17
18	Farmers'	Lindsay	R.J. Smith	D.R. MacKay	18
19	Formosa	Formosa	L. Robinson	V. Inglis	19
20	Germania Farmers'	Ayton	L.F. Schenk	W.L. Brusso	20
21	Glengarry Farmers'	Alexandria	A.H. Barton	A. McDonald	21
22	Grenville Patron	Spencerville	D. Graham	H.R. McGrath	22
23	Grey & Bruce	Hanover	L. Pitt	A.D. McArthur	23
24	Halwell	Guelph	D. Lindsay	R.J. Forsythe	24
25	Hamilton Township Farmers'	Cobourg	A. Dines	K. Cox	25
26	Hay Township Farmers'	Zurich	S. Pertschy	J.R. Consitt	26
27	Howard	Ridgetown	R. Huffman	E. Koehler	27
28	Howick	Wroxeter	G. Adams	R. Hutchinson	28
29	Kent & Essex	Chatham	A. McLean	B. Carey	29
30	Lambton	Watford	D. Edgar	E.B. Perry	30
31	Lanark	Perth	J.A. Jordan	W.H. Shaw	31
32	Lennox & Addington	Napanee	J. Dudgeon	G.D. Walters	32
33	Lobo	Strathroy	O. Campbell	J.A. McKenzie	33
34	London Township	Arva	W.R. Deller	M. Tackabury	34
35	McGillivray	Ailsa Craig	A. Thompson	C. Hodgins	35
36	McKillop	Seaforth	L. Godkin	M. Sharp	36
37	Norfolk	Simcoe	R.L. Pursley	C.E. Lambert	37
38	North Blenheim Farmers'	Bright	E.A. Woolcott	R.E. Struthers	38
39	North Kent	Dresden	J. Shaw	A.C. MacDonald	39
40	Oxford	Thamesford	C. Riddle	J.A. Harper	40
41	Peel	Brampton	G. Lowe	B.E. Cunnington	41
42	Peel & Maryborough	Drayton	K. Morris	D. MacIntyre	42
43	Prescott	Alfred	R. Ouellette	J.M. Leduc	43
44	South Easthope Farmers'	Tavistock	J. Graul	E.T. Pellow	44
45	Townsend Farmers'	Waterford	R. Watt	K. Shay	45
46	Usborne and Hibbert	Exeter	L. Feeney	W.D. Burton	46
47	Wabisa	Jarvis	D.L. Lint	R.H. Siefker	47
48	West Elgin	Dutton	A.R. Campbell	D. Mylrea	48
49	West Wawanosh	Dungannon	K. MacLean	N. Peever	49
50	Westminster	Belmont	R. Lake	A.L. Phillips	50
51	Yarmouth	St. Thomas	G.A. Jenken	D.V. Evans	51
	OTHERS				
	Farm Mutual Reins. Plan	Cambridge	J.A. Harper	G.M. Snyder	

(C)
FRATERNAL SOCIETIES

FRATERNAL SOCIETIES
Assets, December 31, 1983

	Name of Society	Bonds and Debentures	Stocks	Mortgage Loans	Cash and Deposit Receipts	Investment Income Due and Accrued	Outstanding Premiums Due	All Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	
1	Civil Service Mutual Benefit Soc.	8,280,097	.....	.....	83,288	195,852	15,420	.....	8,574,657	1
2	Funeral Society of Ontario	14,999,677	.....	.....	119,006	652	.....	.....	15,119,335	2
3	Metro Tor. Police Widows' & Orphans'	5,459,549	513,954	66,339	236,878	110,182	.....	9,774	6,396,676	3
4	Ont. Sec. School Teachers' Frat. Soc.*	4,594,260	1,442,234	197,130	1,061,455	143,880	498,201	22,222	7,959,382	4
5	Ont. Sec. School Teachers' Sick Ben. Soc.	212,745	2,500	38,417	216,319	6,358	.....	513	476,852	5
	Totals	33,546,328	1,958,688	301,886	1,716,946	456,924	513,621	32,509	38,526,902	

Liabilities and Surplus, December 31, 1983

	Name of Society	Actuarial Reserves	Unpaid Claims	Other Amounts Accruing to Members	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment Reserves	Surplus for the Protection of Members	Total	
		$	$	$	$	$	$	$	$	$	
1	Civil Service Mutual Benefit Soc.	8,306,559	14,000	9,048	637	.....	8,330,244	.....	244,413	8,574,657	1
2	Funeral Society of Ontario	14,995,327	.....	1,937	16,689	.....	15,013,953	.....	105,382	15,119,335	2
3	Metro Tor. Police Widows' & Orphans'	5,722,302	15,000	.....	5,500	639	5,743,441	36,152	617,083	6,396,676	3
4	Ont. Sec. School Teachers' Frat. Soc.*	6,362,080	682,249	.....	36,640	465,284	7,546,253	.....	413,129	7,959,382	4
5	Ont. Sec. School Teachers' Sick Ben. Soc.	.....	25,970	.....	16,389	.....	42,359	43,000	391,493	476,852	5
	Totals	35,386,268	737,219	10,985	75,855	465,923	36,676,250	79,152	1,771,500	38,526,902	

*For the year ended September 30, 1983

FRATERNAL SOCIETIES (cont'd.)
SICKNESS FUNDS
Income and Expenditure for the Year 1983

	Name of Society	INCOME			EXPENDITURE			Balance Carried to Surplus	
		Premiums, Dues, etc	Investment Income	Total Income	Benefits Incurred	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	
1	Ont. Sec. School Teachers' Sick Ben. Soc.	337,512	45,570	383,082	385,180	46,747	431,927	*-48,845*	1
	Totals	337,512	45,570	383,082	385,180	46,747	431,927	*-48,845*	

Surplus Account for the Year 1983

	Name of Society	Balance Jan 1/1983	Net Revenue From Operations	Capital Gain/Loss on Investments	Other Increases or Decreases	Balance Dec 31/1983	
1	Ont. Sec. School Teachers' Sick Ben. Soc.	438,382	*-48,845*	*-44*	2,000	391,493	1
	Totals	438,382	*-48,845*	*-44*	2,000	391,493	

FRATERNAL SOCIETIES (cont'd.)
MORTUARY FUNDS
Income and Expenditure for the Year 1983

	Name of Society	INCOME				EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc	Investment Income	Transfers From Other Funds	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service Mutual Benefit Soc.	205,039	836,279	.....	1,041,318	277,383	232,514	.....	78,000	587,897	453,421	1
2	Funeral Society of Ontario	5,134,467	1,413,882	.....	6,548,349	1,549,743	4,998,606	.....	.....	6,548,349	.....	2
3	Metro Tor. Police Widows' & Orphans'	496,185	652,330	34,870	1,183,385	354,000	474,000	.....	35,081	863,081	320,304	3
4	Ont. Sec. School Teachers' Frat. Soc.*	1,298,991	736,284	.....	2,035,275	1,095,950	1,328,250	30,000	29,456	2,483,656	*-448,381*	4
	Totals	7,134,682	3,638,775	34,870	10,808,327	3,277,076	7,033,370	30,000	142,537	10,482,983	325,344	

Surplus Account for the Year 1983

	Name of Society	Balance Jan 1/1983	Net Revenue from Operations	Capital Gain/Loss on Investments	Change in Non Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec 31/ 1983	
		$	$	$	$	$	$	$	
1	Civil Service Mutual Benefit Soc.	174,513	453,421	.....	.....	.....	*-383,521*	244,413	1
2	Funeral Society of Ontario	.....	.....	.....	.....	.....	.....	.....	2
3	Metro Tor. Police Widows' & Orphans'	1,906,563	320,304	70,216	.....	*-1,680,000*	.....	617,083	3
4	Ont. Sec. School Teachers' Frat. Soc. *	674,140	*-448,381*	25,654	189,384	.....	.....	440,797	4
	Totals	2,755,216	325,344	95,870	189,384	*-1,686,000*	*-383,521*	1,302,293	

*For the year ended September 30, 1983

FRATERNAL SOCIETIES (cont'd.)
SPECIAL FUNDS
Income and Expenditure for the Year 1983

	Name of Society	INCOME		EXPENDITURE		Balance Carried to Surplus	
		All Other Income	Total Income	Transfers to Other Funds	Total Expenditure		
		$	$	$	$	$	
1	Metro Tor. Police Widows' & Orphans' — Fraternal Fund	34,870	34,870	34,870	34,870	.....	1
	Totals	34,870	34,870	34,870	34,870	.....	

FRATERNAL SOCIETIES (concl'd.)
GENERAL EXPENSE FUND
Income and Expenditure for the Year 1983

	Name of Society	INCOME					EXPENDITURE		Balance Carried to Surplus	
		Premiums, Dues, etc	Investment Income	Transfers from Other Funds	All Other Income	Total Income	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	
1	Funeral Society of Ontario	.....	7,885	.....	103,116	111,001	82,001	82,001	29,000	1
2	Ont. Sec. School Teachers' Frat. Soc.*	171,880	.....	30,000	.....	201,880	203,873	203,873	*-1,993*	2
	Totals	171,880	7,885	30,000	103,116	312,881	285,874	285,874	27,007	

Surplus Account for the Year 1983

	Name of Society	Balance Jan. 1/1983	Net Revenue from Operations	Other Increases or Decreases	Balance Dec. 31/1983	
		$	$	$	$	
1	Funeral Society of Ontario	76,252	29,000	130	105,382	1
2	Ont. Sec. School Teachers' Frat. Soc.*	*-25,675*	*-1,993*	.....	*-27,668*	2
	Totals	50,577	27,007	130	77,714	

*For the year ended September 30, 1983

(D)
MUTUAL BENEFIT SOCIETIES

MUTUAL BENEFIT SOCIETIES FOR 1983

	Name of Society	ASSETS						LIABILITIES				
		Real Estate	Mortgages on Real Estate	Bonds Debentures and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Excess of Assets Over Liabilities	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Bled		47,000	60,055	8,748	22,525	138,328			138,328	138,328	1
2	Border Cities Italian Club			76,000	2,321	6,197	84,518			84,518	84,518	2
3	Brantford Hungarian	33,914		20,000	4,452		58,366			58,366	58,366	3
4	Brantford Polish			20,900	8,282		29,182			29,182	29,182	4
5	Canadian Hebrew	57,547		40,500	4,348		102,395		106	102,289	102,395	5
6	Cdn. Pacific Expressmen's*					344	344		148	196	344	6
7	Czenstochower	3,032		94,053	3,252	1,577	101,914		105	101,809	101,914	7
8	Driltzer Young Men's	17,450		42,000	2,926		62,376		3,392	58,984	62,376	8
9	Grand Order of Israel			84,500	4,242	24,028	112,770		1,610	111,160	112,770	9
10	Hamilton St. Stanislaus			24,000	4,209		28,209		400	27,809	28,209	10
11	Hebrew Friendly Sons of David			42,483	3,185	11,894	57,562		2,806	54,756	57,562	11
12	Independent Friendly Workers' Circle			129,844	264	9,128	139,236		4,908	134,328	139,236	12
13	Independent Federation	50,000	16,900	103,000	75	10,667	180,642		996	179,646	180,642	13
14	Italian of Port Arthur	580,722			15,342	164,112	760,176		74,102	686,074	760,176	14
15	Italian of Port Colborne & Humberstone	378,783			79,387	86,230	544,400		33 995	510,405	544,400	15
		47,952	52,600	15,000	11,219	28,307	155,078		1,213	153,865	155,078	16
16	Iwansker	11,500		39,000	18,056	78,989	147,545	500	19,527	127,518	147,545	17
17	Judean	2,748		35,400	5,249	14,239	57,636	291	2,600	54,745	57,636	18
18	Kieltzer of Toronto		74,763	52,620	13,336	1,000	141,719		495	141,719	141,719	19
19	Lagover	79,900		86,719	37,602	8,499	212,719			212,224	212,719	20
20	Linitzer	8,000			1	600	8,601		220	8,601	8,601	21
21	Lodzer Centre				15,690		15,690		102	15,470	15,690	22
22	Marconi of Hamilton	15,985		140,641	8,013	928	165,567		275,305	165,465	165,567	23
23	Mozirer	8,674,845	1,016,623	4,981,657	1,313,845	1,170,096	17,157,066		9,995	16,881,761	17,157,066	24
24	Odd Fellows, Grand Lodge of Ont			163,368	10,667	14,960	188,995		933	179,000	188,995	25
25	Order of Sons of Italy of Ont			207,000	9,488	13,539	230,027	800		228,294	230,027	26
26	Ostrowetz Independent	1,680		136,000	10,015	487	148,182			148,182	148,182	27
27	Ozrower			33,085	8,937		42,022			42,022	42,022	28
28	Polish Alliance of Cda	910,850	50,000	12,000	218,498	41,512	1,232,860			1,232,860	1,232,860	29
29	Polish National Union of Cda			198,539	7,907	22,793	229,239	9,600	30,787	188,852	229,239	30
30	Pride of Israel	35,000		71,661	22,180	2,669	131,510			131,510	131,510	31
31	Radomer			11,145	1,980		13,125			13,125	13,125	32
32	Soc. Figli d'Italia di St. Antonio	624,527		40,000	44,760	369,215	1,078,502		101,617	976,885	1,078,502	33
33	Soc. Italiana di Guglielmo Marconi	1		79,184	16,910	1,560	97,655		1,852	95,803	97,655	34
34	Sons of Jacob			2,700	1,143		3,843			3,843	3,843	35
35	St. Boniface			18,000	2,204		20,204			20,204	20,204	36
36	St. Joseph of Formosa	7,658		35,000	1,546	5,756	49,960		4,220	45,740	49,960	37
37	Stashiver Young Men's	69,492		65,000	2,294	561	137,347		3,369	133,978	137,347	38
38	Toronto Grand Order of Israel	1,510		48,500	11,556	2,141	63,707	750	16,423	46,534	63,707	39
39	Toronto Hebrew											

40	Toronto Independent	2,839	.....	101,000	677	17,900	122,416	.....	650	121,766	122,416	40
41	United Jewish People's Order	.....	.....	19,000	1,222	3,292	23,514	.....	1,109	22,405	23,514	41
42	Vitese	.....	.....	5,000	2,100	.....	7,100	.....	.....	7,100	7,100	42
43	Warsaw Lodzer	25,659	.....	.....	13,498	10,109	49,266	.....	.....	49,266	49,266	43
44	Wierzbniker Friendly	.....	.....	59,000	479	8,500	67,979	.....	765	67,214	67,979	44
45	Young Men's Hebrew Assoc	3,780	.....	144,006	40,598	3,111	191,495	8,750	813	181,932	191,495	45
46	Zion Benevolent Soc	5,000	.....	50,300	3,226	28	58,554	.....	410	58,144	58,554	46
	TOTALS	11,650,374	1,257,886	7,587,860	1,966,826	2,157,493	9,089,541	20,691	594,973	23,872,777	24,649,541	

*Wound-up voluntarily effective November 30, 1983

MUTUAL BENEFIT SOCIETIES FOR 1983

	Name of Society	Income				Expenses				Membership Reported at End of Year			
		Assessments Dues and Fees	Interest	All Other	Total	Expenses of Management	Benefits Paid	All Other	Total	Total	Entitled to Funeral Benefits	Entitled to Sick Benefits	
		$	$	$	$	$	$	$	$				
1	Bled	10,915	11,352	.....	22,267	5,899	7,777	.....	13,676	405	405	405	1
2	Border Cities Italian Club	27,951	7,826	.....	35,777	6,778	21,035	.....	28,213	850	850	850	2
3	Brantford Hungarian	1,635	4,897	1,750	8,282	4,081	2,623	472	7,176	116	116	116	3
4	Brantford Polish	3,112	2,520	.....	5,632	1,308	1,200	879	3,387	328	320	.....	4
5	Canadian Hebrew	8,177	3,162	13,109	24,448	6,676	1,600	18,632	26,908	172	172	172	5
6	Cdn. Pacific Expressmen's†	16,591	156	.....	16,747	2,433	19,493	.....	21,926	.....	.....	.....	6
7	Czenstochower	8,166	6,216	3,843	18,225	11,649	1,215	3,936	16,800	143	143	143	7
8	Driltzer Young Men's	3,885	3,299	181	7,365	3,028	555	2,223	5,806	95	95	95	8
9	Grand Order of Israel	8,411	8,254	.....	16,665	7,012	2,367	1,146	10,525	189	180	180	9
10	Hamilton St. Stanislaus	1,814	1,825	2,518	6,157	4,501	300	.....	4,801	143	100	.....	10
11	Hebrew Friendly Sons of David	4,868	5,036	1,000	10,904	5,041	540	956	6,537	91	91	91	11
12	Independent Friendly Workers' Circle	22,989	11,613	.....	34,602	24,185	1,210	250	25,645	213	213	213	12
13	Independent Federation	12,189	10,732	6,951	29,872	37,731	12,704	.....	50,435	1,136	1,136	150	13
14	Italian of Port Arthur	14,270	1,296	260,876	276,442	150,144	3,896	23,528	177,568	695	630	630	14
15	Italian of Port Colborne & Humberstone	2,560	.....	250,313	252,873	187,092	2,735	13,836	203,663	135	135	125	15
16	Iwansker	9,479	6,842	5,925	22,246	13,955	.....	1,789	15,744	125	125	125	16
17	Judean	14,806	5,761	1,257	21,824	5,158	1,298	932	7,388	172	148	148	17
18	Kieltzer of Toronto	9,136	2,815	6,907	18,858	13,054	282	3,325	16,661	116	110	110	18
19	Lagover	4,798	5,833	5,978	16,609	10,156	358	514	11,028	91	77	77	19
20	Linitzer	7,693	12,896	19,338	39,927	9,297	3,683	23,950	36,930	175	175	161	20
21	Lodzer Centre	12,073	.....	.....	12,073	1,323	100	15,432	16,855	158	158	158	21
22	Marconi of Hamilton	904	1,040	1,832	3,776	3,261	500	.....	3,761	79	75	.....	22
23	Mozirer	2,748	17,563	11,209	31,520	9,718	175	3,634	13,527	121	121	121	23
24	Odd Fellows, Grand Lodge of Ont.	292,849	470,939	2,074,435	2,838,223	2,354,843	97,391	214,345	2,666,579	12,890	1,400 *	1,400 *	24
25	Order of Sons of Italy of Ont.	19,796	15,857	10,749	46,402	25,769	4,500	.....	30,269	1,385	345	.....	25
26	Ostrowetz Independent	6,629	27,389	9,754	43,772	12,459	900	1,192	14,551	198	198	198	26
27	Ozrower	4,192	19,257	8,946	32,395	5,951	4,027	14,382	24,360	112	112	112	27
28	Polish Alliance of Cda.	4,552	2,980	.....	7,532	470	4,993	.....	5,463	1,632	532	.....	28
29	Polish National Union of Cda.	10,538	21,245	364,398	396,181	321,896	4,910	81,003	407,809	1,766	1,061	1,061	29
30	Pride of Israel	31,681	30,251	18,145	80,077	51,727	11,185	10,732	73,644	620	570	570	30
31	Radomer	5,499	6,315	28,319	40,133	13,538	450	4,045	18,033	243	243	.....	31
32	Soc. Figli d'Italia di St. Antonio	2,784	157	.....	2,941	2,823	352	.....	3,175	79	79	79	32
33	Soc. Italiana di Guglielmo Marconi	16,300	736	457,207	474,243	4,574	2,355	458,263	465,192	706	225	225	33
34	Sons of Jacob	5,858	9,163	2,300	17,321	9,392	704	709	10,805	121	121	121	34
35	St. Boniface	371	356	.....	727	337	454	.....	791	90	90	90	35
36	St. Joseph of Formosa	1,193	2,016	10	3,219	532	1,925	.....	2,457	193	193	193	36
37	Stashiver Younge Men's	11,784	6,350	.....	18,134	13,255	.....	.....	13,255	151	.....	151	37

38	Toronto Grand Order of Israel	19,455	5,250	800	25,505	13,521	4,805	7,535	25,861	211	211	.....	38
39	Toronto Hebrew	9,979	3,915	.....	13,894	10,106	1,600	1,981	13,687	147	147	145	39
40	Toronto Independent	16,158	8,644	2,570	27,372	8,422	1,475	1,655	11,552	175	174	174	40
41	United Jewish People's Order	2,351	2,237	8,040	12,628	11,923	2,760	.....	14,683	535	.....	183	41
42	Vitese	382	590	.....	972	10	1,173	.....	1,183	34	34	.....	42
43	Warsaw Lodzer	5,573	2,184	1,431	9,188	2,361	.....	466	2,827	148	.....	.....	43
44	Wierzbniker Friendly	5,467	4,052	1,251	10,770	4,587	1,052	833	6,472	122	122	86	44
45	Younge Men's Hebrew Assoc	6,172	21,629	2,410	30,211	14,857	2,086	1,188	18,131	180	180	180	45
46	Zion Benevolent Soc	1,149	4,948	280	6,377	907	.....	2,930	3,837	69	69	.....	46
	TOTALS	689,882	797,394	3,584,032	5,071,308	3,407,740	234,743	916,693	4,559,576	27,555	11,681	9,038	

*Estimated.
†Wound-up voluntarily effective November 30, 1983.

MUTUAL BENEFIT SOCIETIES FOR 1983
Statement of Location of the Head Office and Names of Principal Officers

	Short Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	
1	Bled	1933	Kirkland Lake	J. Hocevar	A. Jelovcal	1
2	Border Cities Italian Club	1933	Windsor	R. Moro	A. Giampuzzi	2
3	Brantford Hungarian	1926	Brantford	F. Pusztai	J. Fulop	3
4	Brantford Polish	1932	Brantford	J. Stec	R. Poremba	4
5	Canadian Hebrew	1920	Toronto	H. Feldbloom	H. Haber	5
6	Cdn. Pacific Expressmen's*	1893	Toronto	H.D. Morrow	R.R. Weatherbee	6
7	Czenstochower	1914	Toronto	A. Weinstock	E. Srebnik	7
8	Dnitzer Young Men's	1936	Toronto	J. Rutman	M. Bliman	8
9	Grand Order of Israel	1908	Hamilton	A. Leon	B. Kremer	9
10	Hamilton St. Stanislaus	1915	Hamilton	T. Zazulak	J. Mikulec	10
11	Hebrew Friendly Sons of David	1904	Toronto	M. Jacobs	L. Baker	11
12	Independent Friendly Workers' Circle	1946	Toronto	I. Appel	J. Goldbach	12
13	Independent Federation	1927	Toronto	A. Sevc (Mrs.)	L. Tomossy	13
14	Italian of Port Arthur	1929	Port Arthur	M. Nucci	J. Sabatini	14
15	Italian of Port Colborne & Humberstone	1938	Port Colborne	U. D'ono Forio	L.G. Ursini	15
16	Iwansker	1933	Toronto	H. Lederman	L. Kopstick	16
17	Judean	1919	Toronto	E. Kogan	J. Willer	17
18	Kieltzer of Toronto	1913	Toronto	P. Goodman	C. Gordon	18
19	Lagover	1931	Toronto	M. Mandel	M. Greenspan	19
20	Linitzer	1913	Toronto	M. Manna	H. Havelock	20
21	Lodzer Centre	1960	Toronto	M. Zurkokiski	A. Kamchi	21
22	Marconi of Hamilton	1950	Hamilton	J. Liota (Mrs.)	A. Zizzo	22
23	Mozirer	1905	Toronto	S. Felson	J. Abel	23
24	Odd Fellows, Grand Lodge of Ont.	1929	Toronto	O. Christie	R. Yager	24
25	Order of Sons of Italy of Ont.	1926	Toronto	J. Francescutti	C. Bennedsen (Mrs.)	25
26	Ostrowetz Independent	1934	Toronto	J. Snider	Q. Berman (Mrs.)	26
27	Ozrower	1936	Toronto	I. Mlotek	G. Wolk	27
28	Polish Alliance of Cda.	1907	Toronto	J. Dobranowski	A. Suska	28
29	Polish National Union of Cda.	1930	Toronto	W. Korzeniowski	F. Twarog	29
30	Pride of Israel	1905	Toronto	H. Jubas	A. Pichosky	30
31	Radomer	1935	Toronto	B. Hoffman	S. Kates	31
32	Soc. Figli d'Italia di St. Antonio	1908	Ottawa	G. Buffone	A. Peca	32
33	Soc. Italiana di Guglielmo Marconi	1917	Sault Ste Marie	F. Fata	F. Fiore	33
34	Sons of Jacob	1918	Toronto	S. Elbaum	H. Cohan	34
35	St. Boniface	1894	Kitchener	H.W. Joseph	B. Joseph	35
36	St. Joseph of Formosa	1887	Formosa	C. Zettel	D. Weiss	36
37	Stashiver Young Men's	1949	Toronto	S. Hershkop	J. Goldhar	37
38	Toronto Grand Order of Israel	1972	Toronto	A. Leibovitch	J. Bregman	38
39	Toronto Hebrew	1899	Toronto	M. Lansky	M. Goldberg	39
40	Toronto Independent	1909	Toronto	B. Goldstein	A. Levine	40

41	United Jewish People's Order	1927	Toronto	A. Abramowitz	J. Cowan	41
42	Vitese	1935	Toronto	A. Catania	J. Parisi	42
43	Warsaw Lodzer	1928	Toronto	M. Zoltak	A. Wolf	43
44	Wierzbniker Friendly	1955	Toronto	H. Feldman	S. Werger	44
45	Young Men's Hebrew Assoc	1908	Toronto	M. Ross	M. Harris	45
46	Zion Benevolent Soc	1910	Toronto	J. Rosenberg	N. Tucker	46

*Wound-up voluntarily November 30, 1983

II
NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS 1983

	Name	Assets					
		As at	Bonds, Debentures, GIC's, Treasury Bills	Stocks	Mortgage Loans	Real Estate	
			$	$	$	$	
1	Blue Cross	June 30, 1983	58,616,438	.....	2,770,837	.....	
2	Cumba	Aug. 31, 1983	1,457,624	52,238	46,088	.....	
3	Greenshield	Dec. 31, 1983	4,153,680	.....	170,137	701,423	
4	Quebec Hospital Serv. Assoc.	Dec. 31, 1983	10,051,261	.....	.....	.....	
	Totals		74,279,003	52,238	2,987,062	701,423	

	Name	Liabilities						
		As at	Unearned Premiums	Unpaid Claims	Provisions for Unreported Claims	Expenses Due and Accrued	Bank Overdrafts and Loans	
			$	$	$	$	$	
1	Blue Cross	June 30, 1983	14,502,777	2,735,881	22,577,086	3,930,952	5,278,408	
2	Cumba	Aug. 31, 1983	55,810	296,077	525,923	29,479	.....	
3	Greenshield	Dec. 31, 1983	59,660	783,702	410,298	269,115	.....	
4	Quebec Hospital Serv. Assoc	Dec. 31, 1983	2,966,460	632,382	7,003,180	812,495	.....	
	Totals		17,584,707	4,448,042	30,516,487	5,042,041	5,278,408	

Assets							
Cash	Investment and Other Income Due and Accrued	Premiums Receivable	Other Receivables	Furniture Fixtures and Equipment	All Other Assets	Total Assets	
$	$	$	$	$	$	$	
640,266	1,396,889	286,691	8,925,565	.....	.....	72,636,686	1
477,318	37,921	12,910	51,985	.....	126,260	2,262,344	2
4,225	49,711	69,857	22,445	.....	1,074,336	6,245,814	3
202,942	201,782	1,045,035	450,056	890,813	9,081,204	21,923,093	4
1,324,751	1,686,303	1,414,493	9,450,051	890,813	10,281,800	103,067,937	

Liabilities							
Premiums Held in Trust	Group Pre-Payments and Credits	Other Liabilities	Total Liabilities	Other Reserves	Surplus	Total Liabilities and Surplus	
$	$	$	$	$	$	$	
.....	.....	.....	49,025,104	.....	23,611,582	72,636,686	1
22,020	154,246	271,496	1,355,051	204,150	703,143	2,262,344	2
.....	188,496	880,163	2,591,434	.....	3,654,380	6,245,814	3
.....	.....	1,380,458	12,794,975	.....	9,128,118	21,923,093	4
22,020	342,742	2,532,117	65,766,564	204,150	37,097,223	103,067,937	

NON-PROFIT HOSPITAL AND MEDICAL SERVICE ASSOCIATIONS, 1983
Income and Expense

	Name	Fiscal Year Ended	Premiums Earned	Claims Incurred	Underwriting Profit or Loss	Net Other Income	Administration Expenses	Net Profit or Loss	
			$	$	$	$	$	$	
1	Blue Cross	June 30, 1983	191,098,463	170,863,690	20,234,773	7,635,290	26,440,014	1,430,049	1
2	Cumba	Aug. 31, 1983	8,975,459	8,525,852	449,607	225,583	650,010	25,180	2
3	Greenshield	Dec. 31, 1983	60,510,407	54,381,859	6,128,548	478,179	4,721,668	1,885,059	3
4	Quebec Hospital Serv. Assoc.	Dec. 31, 1983	41,466,009	34,638,474	6,827,535	1,373,422	8,257,482	−56,525	4
	Totals		302,050,338	268,409,875	33,640,463	9,712,474	40,069,174	3,283,763	

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1983
Number of Subscribers and Persons Covered in Ontario
HOSPITAL PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	June 30, 1983	580,939	539,058	1,432,294	1,219,562	1
2	Cumba	Aug. 31, 1983	27,053	26,923	67,632	67,307	2
3	Greenshield	Dec. 31, 1983	112,580	112,302	316,369	312,971	3
4	Quebec Hospital Serv. Assoc.	Dec. 31, 1983	2,593	2,761	6,745	7,175	4
	Totals		723,165	681,044	1,823,040	1,607,015	

Number of Subscribers and Persons Covered in Ontario
OTHER PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	June 30, 1983	761,384	761,205	2,107,810	2,199,729	1
2	Cumba	Aug. 31, 1983	50,934	50,551	127,335	126,377	2
3	Greenshield	Dec. 31, 1983	554,167	561,003	1,563,870	1,569,161	3
4	Quebec Hospital Assoc.	Dec. 31, 1983	11,784	11,768	31,713	31,564	4
	Totals		1,378,269	1,384,527	3,830,728	3,926,831	

III
INVESTMENT CONTRACT COMPANIES

INVESTORS SYNDICATE LIMITED

Head Office, Winnipeg, Manitoba

Officers. — Chairman of the Board, R.H. Jones; President, A.V. Mauro; Secretary, A.H. Ross; Treasurer, H.W. Middlestead.
Directors. — A.S. Jackson, R.H. Jones, D.C. Bjarnason, P.E. Newman, D.E. Rettie and A.V. Mauro.
Auditors. — Touche Ross & Co.
Date of Incorporation. — July 15, 1964. *Commenced Business in Ontario.* — *September 1, 1964.*

Statement of Affairs for the Year Ended December 31, 1983

Capital Stock

	Shares Authorized	*Shares Issued*	*Amount Subscribed and Paid In*
Preferred Shares (N.P.V.)	100,000	88,000	$8,800.00
Common Shares (N.P.V.)	10,000	5,000	6,122,600
			14,922,600

Balance Sheet

Assets

			$000
Cash on hand and short term notes			19,072
Bonds and debentures owned by the company (market value $88,950,000)			95,510
Stocks at cost (market value $146,689,000)			144,390
First mortgage loans on real estate			565,123
Debentures of parent company			15,400
Certificate loans			13,711
Investment in real estate (including office premises $5,165,000)			12,168
Investment in aircraft			5,460
		$000	
Accounts and notes receivable from representatives and others		8,124	
Prepaid expenses and deferred charges		5,611	
Excess of Cost over Market Value of Stock		—	
		13,735	
DEDUCT — unadmitted assets		13,735	
TOTAL QUALIFIED ASSETS			$870,834

Liabilities, Capital and Surplus

			$000
Certificate liabilities			753,601
Mortgagors' deposits			15,828
Provision for additional certificate credits			5,574
Serial debentures			1,789
Other liabilities			14,746
TOTAL LIABILITIES			791,538
Deferred income taxes			8,417
Income deferred to future years			2,036
			801,991
Capital stock paid			14,923
	$000		
Premium on capital stock	7,935		
Earned surplus	59,720		
	67,655		
DEDUCT — unadmitted assets		13,735	
			53,920
GRAND TOTAL			$870,834

Investors Syndicate Limited (concl'd.)

Summary of Operations — Year Ended December 31, 1983

	$000	$000
INCOME		
Investment income		92,034
Service fees		12,798
Management and distribution fees		37,220
		142,052
EXPENSES		
Interest on certificate liabilities	36,149	
Additional credits to certificates	40,028	
Certificate operating costs	10,062	
Service fee costs	8,037	
Management and distribution operating costs	36,446	130,722
		11,330
INCOME FROM OPERATIONS		
Tax recovery	776	
Gain on sale of investments (net of tax)	1,120	1,896
BALANCE CARRIED TO SURPLUS ACCOUNT		$13,226

Surplus Account — Year ended December 31, 1983

Balance December 31, 1982	53,384
ADD — profit for the year	13,226
	66,610
Deduct — Dividends paid	6,890
BALANCE, December 31, 1983	$59,720

Summary of Movement of Certificates at Maturity Values

	BALANCE JANUARY 1		ADDITIONS		DEDUCTIONS		BALANCE DECEMBER 31	
	No	MATURITY VALUE	No	MATURITY VALUE	No	MATURITY VALUE	No	MATURITY VALUE
1983	114,575	1,563,744,160	10,088	125,510,161	21,970	297,610,798	102,693	1,391,643,523
1982	132,492	1,703,782,206	22,321	354,068,823	40,238	494,106,869	114,575	1,563,744,160
1981	151,580	1,642,960,389	34,228	616,022,754	53,316	555,200,937	132,492	1,703,782,206
1980	161,082	1,620,500,600	32,823	522,836,982	42,325	500,377,193	151,580	1,642,960,389
1979	161,406	1,552,782,482	32,213	411,013,374	32,537	343,295,256	161,082	1,620,500,600

IV
STATISTICAL TABLES

TABLE I. LIFE INSURANCE — DIRECT PREMIUMS ON ONTARIO BUSINESS, 1983

	Name of Company	Direct Assurance Premiums			Direct Considerations for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
1	Abbey Life Ins. of Cda.	4,428,540	*– 149*	4,428,391	609,410	1,272	610,682	5,039,073	10,135,415	1
2	Acadia Life Ins.	1,477,141		1,477,141	322,173		322,173	1,799,314	4,779,045	2
3	Aeterna-Life Ins.	81,255		81,255	416,294		416,294	497,549	14,221,932	3
4	Aetna Life Ins.	189,477	5,991,463	6,180,940		*– 49,004*	*– 49,004*	6,131,936	9,868,359	4
5	Alexander Hamilton Life Ins. of Am.		712,609	712,609				712,609	3,158,177	5
6	Alliance Mutual Life Ins.	512,913	478,080	990,993	117,477	30,356	147,833	1,138,826	71,400,829	6
7	Allstate Life Ins.	51,793	35,104	86,897				86,897	139,551	7
8	Allstate Life Ins. of Cda.	4,261,008	3,148,763	7,409,771	1,097,211	1,811,588	2,908,799	10,318,570	19,615,499	8
9	American Bankers Life Assurance of Fla.		151,643	151,643				151,643	723,857	9
10	American Health & Life Ins.									10
11	American Life Ins.	3,105,122	90,628	3,195,750				3,195,750	8,531,180	11
12	Assumption Mutual Life Ins.	152,098		152,098	4,790		4,790	156,888	17,175,953	12
13	Assurance-vie Desjardins	119,056	2,401,903	2,520,959	62,567	529,711	592,278	3,113,237	43,130,991	13
14	Atlantic Mutual Life Assurance	12,183	20,755	32,938				32,938	2,296,582	14
15	Bankers Life Company									15
16	Canada Life Assurance	41,338,472	40,669,877	82,008,349	91,350,190	98,608,913	189,959,103	271,967,452	484,056,133	16
17	Canadian Gen. Life Ins.	6,369,154	2,723,283	9,092,437	60,943		60,943	9,153,380	20,578,170	17
18	Capitol Life Ins.		996	996				996	77,825	18
19	Carolina Life & Accident Ins.	51,945		51,945				51,945	51,945	19
20	Charter National Life Ins.	42,751		42,751				42,751	143,259	20
21	Chrysler Life Ins. of Cda.		216,803	216,803				216,803	467,278	21
22	Citadel Life Assurance	3,519,479	2,771,170	6,290,649	1,134,023	498,430	1,632,453	7,923,102	19,131,556	22
23	College Retirement Equities Fund				198,837		198,837	198,837	1,597,665	23
24	Colonia Life Ins.	1,814,101		1,814,101	4,479,259	28,277	4,507,536	6,321,637	13,237,755	24
25	Combined Ins. of Am.	3,406,592	56,064	3,462,656				3,462,656	9,341,199	25
26	Commercial Life Assurance of Cda.	5,827,508	696,493	6,524,001	955,879	1,054,377	2,010,256	8,534,257	13,913,525	26
27	Commercial Union Assurance plc	6,964,991	1,020,076	7,985,067	1,284,917	230,916	1,515,833	9,500,900	33,541,902	27
28	Confederation Life Ins.	19,958,200	38,333,230	58,291,430	26,261,076	85,298,070	111,559,146	169,850,576	382,224,177	28
29	Connecticut Gen. Life Ins.	22,740	662,183	684,923		43,942	43,942	728,865	820,877	29
30	Constellation Assurance	39,936	601,801	641,737				641,737	1,320,893	30
31	Continental Assurance	27,577	177,551	205,128				205,128	262,191	31
32	Les Cooperants, Societe Mutuelle d'Assurance-vie	486,419	61,378	547,797	469,907	21,677	491,584	1,039,381	66,485,743	32
33	Co-operators Life Ins.	12,469,552	4,073,660	16,543,212	4,349,709	747,269	5,096,978	21,640,190	63,336,789	33
34	Crown Life Ins.	30,476,023	12,327,189	42,803,212	8,814,084	19,277,597	28,091,681	70,894,893	160,901,306	34
35	Cumis Life Ins.	828,594	11,660,609	12,489,203	457,525	2,905,664	3,363,189	15,852,392	28,245,098	35
36	Cuna Mutual Ins. Soc.	758,454	*– 217*	758,237	83,590		83,590	841,827	1,413,996	36
37	Dominion Life Assurance	12,216,460	5,874,741	18,091,201	57,563,634	12,784,184	70,347,818	88,439,019	151,179,830	37
38	Dominion of Cda. Gen. Ins.	1,439,806	1,896,481	3,336,287	8,655,382	10,145	8,665,527	12,001,814	18,181,699	38
39	Eaton Bay Life Assurance	5,670,427	4,799,347	10,469,774	16,078,694	3,269,720	19,348,414	29,818,188	71,386,410	39
40	L'Economie Mutuelle-Vie	319,313		319,313	150,900		150,900	470,213	9,572,334	40
41	Empire Life Ins.	14,428,224	2,282,785	16,711,009	10,463,210	1,034,891	11,498,101	28,209,110	39,455,578	41
42	Equitable Life Assurance of U.S.	208,042	2,244,235	2,452,277	2,593	*– 715,622*	*– 713,029*	1,739,248	3,818,544	42
43	Equitable Life Ins. of Cda.	8,022,825	2,890,953	10,913,778	9,722,903	3,327,541	13,050,444	23,964,222	44,437,574	43
44	Excelsior Life Ins.	14,495,122	22,418,138	36,913,260	20,166,353	72,601,227	92,767,580	129,680,840	208,159,967	44
45	Family Life Assurance	1,704,825		1,704,825	3,260,042	9,642	3,269,684	4,974,509	18,400,871	45

TABLE I. LIFE INSURANCE — DIRECT PREMIUMS ON ONTARIO BUSINESS, 1983 (cont'd.)

	Name of Company	Direct Assurance Premiums			Direct Considerations for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
46	Federated Life Ins.	643,853	15,044	658,897	83,639		83,639	742,536	2,249,590	46
47	Fidelity Life Assurance	2,141,997	276,224	2,418,221	5,490,367	3,273	5,493,640	7,911,861	39,238,348	47
48	Financial Life Assurance of Cda.	821,784	– 26,931	794,853	621,431		621,431	1,416,284	6,184,220	48
49	Ford Life Ins.		172,043	172,043				172,043	1,215,444	49
50	Franklin Life Ins.	148,370		148,370	1,321		1,321	149,691	301,362	50
51	General American Life Ins.	4,082	61,504	65,586				65,586	87,272	51
52	Gerling Global Life Ins.	3,295,517	60,732	3,356,249	32,845	512,440	545,285	3,901,534	8,275,710	52
53	Glacier National Life Assurance	75,787		75,787				75,787	753,264	53
54	Globe Life Ins.	519,476	55,885	575,361	8,571		8,571	583,932	1,305,634	54
55	Great-West Life Assurance	31,833,278	31,359,201	63,192,479	29,711,675	104,437,750	134,149,425	197,341,904	528,320,935	55
56	Hartford Life Ins.		88,645	88,645				88,645	92,788	56
57	Imperial Life Assurance of Cda.	15,530,687	9,691,320	25,222,007	19,444,025	34,528,878	53,972,903	79,194,910	163,428,714	57
58	INA Life Ins. of Cda.		33,276	33,276				33,276	513,115	58
59	Industrial Life Ins.	6,012,270	1,947,524	7,959,794	10,758,034	1,348,556	12,106,590	20,066,384	171,177,501	59
60	John Alden Life Ins.	137	3,291	3,428				3,428	5,259	60
61	John Hancock Mutual Life Ins.	76,592	1,431,741	1,508,333		44,088	44,088	1,552,421	1,889,762	61
62	Laurentian Mutual Ins.	885,443	106,470	991,913	117,297	200,587	317,884	1,309,797	105,151,992	62
63	Laurier Life Ins.	2,511,460	676,843	3,188,303		40,448	40,448	3,228,751	5,913,008	63
64	Life Ins. of North Am.		– 13,916	– 13,916				– 13,916	– 4,528	64
65	Life Investors Ins. of Am.		686,830	686,830				686,830	798,112	65
66	London Life Ins.	193,092,863	37,871,582	230,964,445	41,733,596	41,429,429	83,163,025	314,127,470	552,371,680	66
67	Maccabees Mutual Life Ins.	44,393		44,393				44,393	334,124	67
68	Manufacturers Life Ins.	38,151,658	5,533,518	43,685,176	113,470,051	122,888,473	236,358,524	280,043,700	569,652,715	68
69	Maritime Life Assurance	10,295,587	7,816,690	18,112,277	32,282,753	7,842,482	40,125,235	58,237,512	152,828,920	69
70	Massachusetts Gen. Life Ins.	106,043		106,043				106,043	241,444	70
71	Massachusetts Mutual Life Ins.	57,154	59,910	117,064	1,109	41,323	42,432	159,496	245,827	71
72	Metropolitan Life Ins.	69,449,183	31,946,937	101,396,120	5,072,765	63,809,475	68,882,240	170,278,360	401,280,185	72
73	MIC Life Ins. Corp.		264,164	264,164				264,164	407,661	73
74	Ministers Life									74
75	Minnesota Mutual Life Ins.	463	9,456	9,919				9,919	28,635	75
76	Monarch Life Assurance	14,210,009	365,265	14,575,274	11,847,342	6,971,990	18,819,332	33,394,606	82,111,818	76
77	Montreal Life Ins.	2,609,532	257,735	2,867,267	440,961	676,627	1,117,588	3,984,855	20,754,452	77
78	MONY Life Ins. of Cda.	3,881,912		3,881,912	6,870,051		6,870,051	10,751,963	22,594,718	78
79	Mutual Life Assurance of Cda.	83,561,797	28,329,607	111,891,404	126,421,067	93,988,224	220,409,291	332,300,695	670,348,347	79
80	Mutual Life Ins. of NY	534,330	30,686	565,016	2,941	1,206	4,147	569,163	1,762,060	80
81	Mutual of Omaha Ins.	4,413,103	2,520,789	6,933,892	53,501	387,454	440,955	7,374,847	18,827,735	81
82	National Fidelity Life Ins.	390,099	1,955	392,054				392,054	416,912	82
83	National Life Assurance of Cda.	8,140,598	14,519,120	22,659,718	2,781,003	31,240,217	34,021,220	56,680,938	105,420,661	83
84	New England Mutual Life Ins.		21,257	21,257				21,257	23,079	84
85	New York Life Ins.	8,607,976	5,226,000	13,833,976	838,014		838,014	14,671,990	58,713,984	85
86	North American Life Assurance	29,082,470	12,993,521	42,075,991	27,452,581	34,609,723	62,062,304	104,138,295	190,949,289	86
87	North American Life & Casualty	277,854	507,647	785,501	1,832	4,655	6,487	791,988	1,667,218	87
88	Northern Life Assurance of Cda.	10,662,973	1,991,559	12,654,532	5,095,981	483,940	5,579,921	18,234,453	30,683,519	88
89	North West Life Assurance of Cda.	833,989		833,989	189,253		189,253	1,023,242	19,100,621	89
90	Norwich Union Life Ins. Society	3,872,353	1,285,272	5,157,625	543,180	8,162,233	8,705,413	13,863,038	20,033,511	90

TABLE I. LIFE INSURANCE — DIRECT PREMIUMS ON ONTARIO BUSINESS, 1983 (cont'd.)

	Name of Company	Direct Assurance Premiums			Direct Considerations for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
91	Old Republic Life Ins.	.....	-26,996	-26,996	.....	.....	.....	-26,996	-68,703	91
92	Pan American Family Ins. Corp.	.....	.....	.....	.....	.....	.....	.....	.....	92
93	Paul Revere Life Ins.	1,484,033	116,447	1,600,480	1,508,640	624,182	2,132,822	3,733,302	9,067,684	93
94	Penn Mutual Life Ins.	5,084	.....	5,084	.....	.....	.....	5,084	5,084	94
95	Pennsylvania Life Ins.	172,904	138,846	311,750	.....	.....	.....	311,750	3,494,790	95
96	Phoenix Assurance Ltd.	11,675	.....	11,675	.....	.....	.....	11,675	29,790	96
97	Phoenix Mutual Life Ins.	.....	.....	.....	.....	.....	.....	.....	.....	97
98	Pierce National Life Ins.	70,284	.....	70,284	550	.....	550	70,834	2,272,406	98
99	Pioneer Life Assurance	57,269	.....	57,269	2,385	.....	2,385	59,654	20,522,832	99
100	Les Prevoyants du Cda.	.....	.....	.....	10,657	.....	10,657	10,657	330,406	100
101	Provident Alliance Life Ins.	.....	1,203,178	1,203,178	.....	.....	.....	1,203,178	4,407,696	101
102	Provident Life & Accident Ins.	11,125	836,302	847,427	.....	.....	.....	847,427	1,630,185	102
103	Prudential Assurance Ltd. (of England)	34,126,000	3,571,000	37,697,000	40,432,000	70,202,000	110,634,000	148,331,000	303,693,000	103
104	Prudential Ins. of Am.	66,172,693	27,278,222	93,450,915	11,988,023	1,733,092	13,721,115	107,172,030	246,429,557	104
105	Reliable Life Ins.	237,929	546,137	784,066	.....	.....	.....	784,066	2,704,336	105
106	Royal Life Ins. of Cda.	134,230	.....	134,230	209,464	.....	209,464	343,694	908,461	106
107	Royal Life Ins. Ltd.	2,373,668	220,282	2,593,950	396,198	.....	396,198	2,990,148	12,520,877	107
108	Safeco Life Ins.	.....	22,232	22,232	.....	.....	.....	22,232	49,796	108
109	Safeguard Life Assurance	520,146	.....	520,146	18,264	1,313,816	1,332,080	1,852,226	59,962,415	109
110	Seaboard Life Ins.	1,544,074	436,208	1,980,282	552	.....	552	1,980,834	10,415,017	110
111	Sovereign Life Assurance of Cda.	3,347,464	.....	3,347,464	81,490	.....	81,490	3,428,954	10,830,348	111
112	Standard Life Assurance	14,148,486	1,543,060	15,691,546	19,374,354	147,055,621	166,429,975	182,121,521	377,033,117	112
113	State Farm Life Ins.	8,028,060	254,012	8,282,072	2,358,233	.....	2,358,233	10,640,305	12,532,447	113
114	State Mutual Life Assurance of Am.	874	136,916	137,790	.....	.....	.....	137,790	144,888	114
115	Sun Alliance & London Assurance Ltd.	1,603,574	56,493	1,660,067	171	.....	171	1,660,238	4,018,125	115
116	Sun Life Assurance of Cda.	58,098,227	61,321,138	119,419,365	53,571,286	128,320,782	181,892,068	301,311,433	715,177,530	116
117	Teachers Ins. & Annuity Assoc. of Am.	81,858	.....	81,858	336,046	.....	336,046	417,904	2,053,914	117
118	Toronto Mutual Life Ins.	4,127,175	.....	4,127,175	1,149,859	.....	1,149,859	5,277,034	8,007,214	118
119	Transamerica Life Ins. Co. of Cda.	6,521,300	.....	6,521,300	1,577,952	721,814	2,299,766	8,821,066	29,560,609	119
120	Transamerica Occidental Life Ins.	8,080,923	1,424,927	9,505,850	1,230	1,360,135	1,361,365	10,867,215	27,402,214	120
121	Travelers Ins.	882,292	2,251,076	3,133,368	2,145	368,047	370,192	3,503,560	6,486,649	121
122	Travelers Life Ins. of Cda.	1,678,929	4,566,859	6,245,788	2,937,150	7,288,962	10,226,112	16,471,900	51,212,723	122
123	Union Mutual Life Ins.	19,541	807	20,348	.....	.....	.....	20,348	274,533	123
124	Union Mutual Stock Life Ins. of Am.	.....	.....	.....	.....	.....	.....	.....	.....	124
125	United American Ins.	231,332	.....	231,332	.....	.....	.....	231,332	1,595,006	125
126	United of Omaha Life Ins.	147,956	4,776	152,732	.....	.....	.....	152,732	300,473	126
127	Washington National Ins.	.....	.....	.....	.....	.....	.....	.....	.....	127
128	Wawanesa Mutual Life Ins.	871,924	59,924	931,848	1,121,948	.....	1,121,948	2,053,796	13,046,175	128
129	Westbury Life Ins.	399,577	212,807	612,384	.....	.....	.....	612,384	1,127,370	129
130	Western Life Assurance	897,423	.....	897,423	8,746	.....	8,746	906,169	1,950,974	130
131	Zurich Life Ins. of Cda.	6,858,821	867,917	7,726,738	7,426,055	2,701,626	10,127,681	17,854,419	47,104,847	131
	Totals — 1983	977,022,040	476,710,591	1,453,732,631	854,474,156	1,218,704,331	2,073,178,487	3,526,911,118	8,016,850,771	
	Totals — 1982	929,610,357	455,243,727	1,384,854,084	947,331,400	1,143,437,630	2,090,769,030	3,475,623,114	8,094,860,680	

TABLE II. LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1983

	Name of Company	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
1	Abbey Life Ins. of Cda.	934,873		934,873	118,496	1,272	119,768	1,054,641	939,662	1
2	Acadia Life Ins.	746,331		746,331	557,109		557,109	1,303,440	2,842,810	2
3	Aeterna-Life Ins.	4,882		4,882	24,198		24,198	29,080	8,116,910	3
4	Aetna Life Ins.	450,322	7,801,943	8,252,265	299		299	8,252,564	12,766,824	4
5	Alexander Hamilton Life Ins. of Am.		400,634	400,634				400,634	1,246,624	5
6	Alliance Mutual Life Ins.	426,546	451,722	878,268	27,790	5,784	33,574	911,842	43,772,292	6
7	Allstate Life Ins.	118,276	97,064	215,340				215,340	273,590	7
8	Allstate Life Ins. of Cda.	942,000	2,560,229	3,502,229	462,573	521,767	984,340	4,486,569	7,419,518	8
9	American Bankers Life Assurance of Fla.		88,529	88,529				88,529	568,184	9
10	American Health & Life Ins.									10
11	American Life Ins.	1,291,423	1,297	1,292,720				1,292,720	7,301,360	11
12	Assumption Mutual Life Ins.	32,807		32,807	1,772		1,772	34,579	8,268,582	12
13	Assurance-vie Desjardins	54,561	2,826,474	2,881,035	27,167	5,305	32,472	2,913,507	110,892,049	13
14	Atlantic Mutual Life Assurance								1,446,877	14
15	Bankers Life Company		170,289	170,289		17,442	17,442	187,731	288,704	15
16	Canada Life Assurance	33,304,710	39,053,422	72,358,132	52,241,353	19,698,984	71,940,337	144,298,469	291,854,040	16
17	Canadian Gen. Life Ins.	2,118,605	1,928,827	4,047,432	4,908		4,908	4,052,340	9,059,084	17
18	Capitol Life Ins.		*-61*	*-61*				*-61*	109,812	18
19	Carolina Life & Accident Ins.	2,834		2,834				2,834	2,834	19
20	Charter National Life Ins.									20
21	Chrysler Life Ins. of Cda.		23,325	23,325				23,325	71,162	21
22	Citadel Life Assurance	2,479,768	1,770,582	4,250,350	759,205	59,705	818,910	5,069,260	15,258,971	22
23	College Retirement Equities Fund				93,303		93,303	93,303	1,702,051	23
24	Colonia Life Ins.	1,334,483	24,494	1,358,977	1,899,732		1,899,732	3,258,709	7,386,719	24
25	Combined Ins. of Am.	1,639,356	2,500,000	4,139,356				4,139,356	6,373,735	25
26	Commercial Life Assurance of Cda.	2,040,461	306,597	2,347,058	821,567	580,359	1,401,926	3,748,984	6,854,142	26
27	Commercial Union Assurance plc	3,648,389	953,644	4,602,033	1,096,350	284,756	1,381,106	5,983,139	20,883,891	27
28	Confederation Life Ins.	17,704,324	39,327,300	57,031,624	27,095,427	129,584,048	156,679,475	213,711,099	338,790,024	28
29	Connecticut Gen. Life Ins.	2,509	1,065,570	1,068,079	1,218	119,199	120,417	1,188,496	1,523,118	29
30	Constellation Assurance	66,260	289,000	355,260				355,260	1,128,320	30
31	Continental Assurance	6,865		6,865		38,121	38,121	44,986	94,799	31
32	Les Cooperants, Societe Mutuelle d'Assurance-vie	366,204	27,952	394,156	183,176	4,655	187,831	581,987	49,760,249	32
33	Co-operators Life Ins.	6,427,901	3,458,673	9,886,574	3,124,836	678,960	3,803,796	13,690,370	40,363,721	33
34	Crown Life Ins.	21,567,850	9,202,205	30,770,055	11,046,152	15,320,425	26,366,577	57,136,632	147,984,967	34
35	Cumis Life Ins.	464,195	8,021,247	8,485,442	435,352	989,143	1,424,495	9,909,937	18,592,686	35
36	Cuna Mutual Ins. Soc.	665,700	27,750	693,450	478,188		478,188	1,171,638	1,915,022	36
37	Dominion Life Assurance	12,504,209	3,780,223	16,284,432	40,890,459	5,791,253	46,681,712	62,966,144	105,805,841	37
38	Dominion of Cda. Gen. Ins.	1,302,270	886,695	2,188,965	4,923,121	108,205	5,031,326	7,220,291	12,102,892	38
39	Eaton Bay Life Assurance	2,670,721	2,527,842	5,198,563	8,692,517	1,026,857	9,719,374	14,917,937	34,883,080	39
40	L'Economie Mutuelle-Vie	216,106		216,106	109,225		109,225	325,331	9,855,512	40
41	Empire Life Ins.	8,426,898	1,187,921	9,614,819	5,689,157	1,661,590	7,350,747	16,965,566	33,247,875	41
42	Equitable Life Assurance of U.S.	163,773	1,920,796	2,084,569	2,400	174,367	176,767	2,261,336	5,950,644	42
43	Equitable Life Ins. of Cda.	6,351,385	2,477,015	8,828,400	5,285,955	2,077,121	7,363,076	16,191,476	33,734,324	43
44	Excelsior Life Ins.	10,565,616	16,426,275	26,991,891	7,053,954	20,582,568	27,636,522	54,628,413	113,943,996	44
45	Family Life Assurance	1,823,752		1,823,752	3,054,774	363,038	3,417,812	5,241,564	17,950,916	45

TABLE II. LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1983 (cont'd.)

	Name of Company	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
46	Federated Life Ins.	234,777	1,000	235,777	17,784		17,784	253,561	1,098,239	46
47	Fidelity Life Assurance	479,066	39,077	518,143	1,352,249	19,767	1,372,016	1,890,159	18,696,847	47
48	Financial Life Assurance of Cda.	355,840	10,376	366,216	399,716	39,015	438,731	804,947	6,069,008	48
49	Ford Life Ins.		148,790	148,790				148,790	535,449	49
50	Franklin Life Ins.	49,584		49,584				49,584	67,519	50
51	General American Life Ins.	1,213	6,398	7,611				7,611	8,778	51
52	Gerling Global Life Ins.	1,782,571	25,713	1,808,284	97,276	135,712	232,988	2,041,272	4,149,849	52
53	Glacier National Life Assurance	25,540		25,540				25,540	277,696	53
54	Globe Life Ins.	279,661	287,371	567,032	43,033		43,033	610,065	1,041,391	54
55	Great-West Life Assurance	29,136,675	26,922,842	56,059,517	22,427,509	116,672,225	139,099,734	195,159,251	542,881,975	55
56	Hartford Life Ins.		14,000	14,000				14,000	25,000	56
57	Imperial Life Assurance of Cda.	13,678,762	10,335,147	24,013,909	18,556,551	10,650,603	29,207,154	53,221,063	115,534,582	57
58	INA Life Ins. of Cda.		65,415	65,415				65,415	349,069	58
59	Industrial Life Ins.	3,948,040	1,153,861	5,101,901	4,399,958	2,570,354	6,970,312	12,072,213	111,956,319	59
60	John Alden Life Ins.				23,988		23,988	23,988	123,058	60
61	John Hancock Mutual Life Ins.	79,776	1,037,611	1,117,387	2,523	45,336	47,859	1,165,246	1,962,144	61
62	Laurentian Mutual Ins.	943,202	1,100	944,302	82,319	76,414	158,733	1,103,035	64,795,666	62
63	Laurier Life Ins.	493,622	98,276	591,898		14,156	14,156	606,054	916,698	63
64	Life Ins. of North Am.		146,150	146,150				146,150	197,150	64
65	Life Investors Ins. of Am.		419,855	419,855				419,855	522,246	65
66	London Life Ins.	151,604,817	43,981,901	195,586,718	22,633,618	24,373,563	47,007,181	242,593,899	418,444,694	66
67	Maccabees Mutual Life Ins.	90,103		90,103				90,103	785,679	67
68	Manufacturers Life Ins.	27,544,133	2,466,715	30,010,848	86,325,167	82,231,820	168,556,987	198,567,835	420,236,054	68
69	Maritime Life Assurance	5,169,063	7,204,645	12,373,708	11,823,430	3,565,229	15,388,659	27,762,367	87,211,804	69
70	Massachusetts Gen. Life Ins.	116,341		116,341	288		288	116,629	235,036	70
71	Massachusetts Mutual Life Ins.	35,766	785	36,551	488	85,693	86,181	122,732	179,923	71
72	Metropolitan Life Ins.	60,864,908	28,308,508	89,173,416	4,656,718	20,751,873	25,408,591	114,582,007	300,656,542	72
73	MIC Life Ins. Corp.		170,962	170,962				170,962	318,528	73
74	Ministers Life		170,962	170,962				170,962	318,528	74
75	Minnesota Mutual Life Ins.	167	1,897	2,064		1,699	1,699	3,763	33,020	75
76	Monarch Life Assurance	10,576,767	230,000	10,806,767	6,342,868	3,171,304	9,514,172	20,320,939	55,151,726	76
77	Montreal Life Ins.	2,529,076	241,675	2,770,751	1,230,056	1,375,863	2,605,919	5,376,670	21,065,977	77
78	MONY Life Ins. of Cda.	1,333,517		1,333,517	666,520		666,520	2,000,037	6,158,500	78
79	Mutual Life Assurance of Cda.	74,802,003	25,696,856	100,498,859	80,021,221	36,720,562	116,741,783	217,240,642	474,381,809	79
80	Mutual Life Ins. of NY	1,149,252	– 2,675	1,146,577	18,456	42,236	60,692	1,207,269	3,677,300	80
81	Mutual of Omaha Ins.	2,003,616	1,189,242	3,192,858	97,764	74,483	172,247	3,365,105	9,563,973	81
82	National Fidelity Life Ins.	– 297,271		– 297,271				– 297,271	– 297,271	82
83	National Life Assurance of Cda.	4,098,921	13,295,267	17,394,188	1,911,044	41,699,927	43,610,971	61,005,159	89,189,496	83
84	New England Mutual Life Ins.		44,583	44,583				44,583	51,852	84
85	New York Life Ins.	5,165,590	3,819,312	8,984,902	316,999	121,553	438,552	9,423,454	41,198,519	85
86	North American Life Assurance	25,505,740	9,320,607	34,826,347	21,102,902	116,101,871	137,204,773	172,031,120	259,357,360	86
87	North American Life & Casualty	197,966	2,951	200,917	1,316	22,653	23,969	224,886	1,624,944	87
88	Northern Life Assurance of Cda.	10,745,762	1,514,167	12,259,929	2,321,964	867,509	3,189,473	15,449,402	25,250,251	88
89	North West Life Assurance of Cda.	799,435		799,435	446,530		446,530	1,245,965	9,867,619	89
90	Norwich Union Life Ins. Society	3,404,312	657,906	4,062,218	926,145	6,093,234	7,019,379	11,081,597	19,265,347	90

TABLE II. LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1983 (cont'd.)

	Name of Company	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
91	Old Republic Life Ins.		354,599	354,599				354,599	717,922	91
92	Pan American Family Ins. Corp.									92
93	Paul Revere Life Ins.	883,590	26,531	910,121	864,511	412,619	1,277,130	2,187,251	4,357,474	93
94	Penn Mutual Life Ins.	3,307		3,307				3,307	3,307	94
95	Pennsylvania Life Ins.	101,230	99,709	200,939				200,939	1,997,918	95
96	Phoenix Assurance Ltd.								*−31,233*	96
97	Phoenix Mutual Life Ins.									97
98	Pierce National Life Ins.	2,009		2,009				2,009	514,753	98
99	Pioneer Life Assurance	3,172		3,172				3,172	10,584,074	99
100	Les Prevoyants du Cda.				43,297		43,297	43,297	1,342,318	100
101	Provident Alliance Life Ins.		280,433	280,433				280,433	873,463	101
102	Provident Life & Accident Ins.	35,440	514,640	550,080				550,080	1,821,055	102
103	Prudential Assurance Ltd. (of England)	39,049,000	2,699,000	41,748,000	5,149,000	24,972,000	30,121,000	71,869,000	182,753,000	103
104	Prudential Ins. of Am.	54,942,710	21,084,333	76,027,043	10,517,058	3,580,529	14,097,587	90,124,630	203,874,883	104
105	Reliable Life Ins.	234,708	81,862	316,570				316,570	1,707,823	105
106	Royal Life Ins. of Cda.	12,010		12,010				12,010	12,010	106
107	Royal Life Ins. Ltd.	1,357,102	227,205	1,584,307	113,158		113,158	1,697,465	7,751,599	107
108	Safeco Life Ins.									108
109	Safeguard Life Assurance	966,464		966,464	231,310		231,310	1,197,774	49,032,551	109
110	Seaboard Life Ins.	375,960	145,303	521,263	4,766		4,766	526,029	3,076,631	110
111	Sovereign Life Assurance of Cda.	2,344,524		2,344,524	242,743		242,743	2,587,267	8,343,990	111
112	Standard Life Assurance	14,125,947	1,152,549	15,278,496	11,788,311	222,574,147	234,362,458	249,640,954	489,336,878	112
113	State Farm Life Ins.	3,842,547	250,954	4,093,501	327,995		327,995	4,421,496	5,466,320	113
114	State Mutual Life Assurance of Am.	328	27,176	27,504				27,504	27,504	114
115	Sun Alliance & London Assurance Ltd.	520,977		520,977	11,202		11,202	532,179	2,099,378	115
116	Sun Life Assurance of Cda.	47,944,059	56,271,039	104,215,098	40,753,624	31,013,338	71,766,962	175,982,060	480,204,504	116
117	Teachers Ins. & Annuity Assoc. of Am.	63,417		63,417	858,993		858,993	922,410	6,667,744	117
118	Toronto Mutual Life Ins.	2,389,067		2,389,067	334,745		334,745	2,723,812	3,959,135	118
119	Transamerica Life Ins. Co. of Cda.	1,317,314		1,317,314	858,677	173,234	1,031,911	2,349,225	8,660,031	119
120	Transamerica Occidental Life Ins.	4,292,284	916,641	5,208,925	11,170	713,919	725,089	5,934,014	15,670,484	120
121	Travelers Ins.	1,485,564	2,369,030	3,854,594	19,209	369,972	389,181	4,243,775	9,048,441	121
122	Travelers Life Ins. of Cda.	387,154	2,702,948	3,090,102	3,373,669	2,266,042	5,639,711	8,729,813	19,487,075	122
123	Union Mutual Life Ins.	47,810	11,816	59,626				59,626	274,753	123
124	Union Mutual Stock Life Ins. of Am.									124
125	United American Ins.	31,234		31,234				31,234	502,127	125
126	United of Omaha Life Ins.	388,044		388,044				388,044	610,992	126
127	Washington National Ins.									127
128	Wawanesa Mutual Life Ins.	264,072	46,000	310,072	753,146		753,146	1,063,218	6,969,903	128
129	Westbury Life Ins.	45,505	59,900	105,405	9,968		9,968	115,373	338,731	129
130	Western Life Assurance	690,600		690,600	52,952		52,952	743,552	1,441,491	130
131	Zurich Life Ins. of Cda.	4,166,511	651,122	4,817,633	3,798,315	1,333,372	5,131,687	9,949,320	24,470,141	131
	Totals — 1983	764,109,138	420,587,513	1,184,696,651	544,565,952	954,628,750	1,499,194,702	2,683,891,353	6,202,433,476	
	Totals — 1982	819,915,761	405,761,711	1,225,677,472	554,391,533	661,174,229	1,215,565,762	2,441,243,234	6,183,061,120	

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1983

	Name of Company	Direct in Force at End of 1982		Additions				Total Additions		
				New Issued		All Other Additions				
		No	Amount	No	Amount	No	Amount	No	Amount	
			$		$		$		$	
1	Abbey Life Ins. of Cda.	7,302	833,054,224	2,093	341,283,207	191	40,794,500	2,284	382,077,707	1
2	Acadia Life Ins.	7,027	186,940,986	1,106	80,876,884	23	1,095,573	1,129	81,972,457	2
3	Aeterna-Life Ins.	436	7,527,586	39	1,380,141	6	400,655	45	1,780,796	3
4	Aetna Life Ins.	1,645	2,386,584,980	51	69,591,000	4	112,808	55	69,703,808	4
5	Alexander Hamilton Life Ins. of Am.	26,348	42,405,146	26,112	71,591,767	.....	.....	26,112	71,591,767	5
6	Alliance Mutual Life Ins.	2,875	159,699,129	119	18,998,305	94	11,031,880	213	30,030,185	6
7	Allstate Life Ins.	794	13,188,000	.....	.....	*−4*	*−26,000*	*−4*	*−26,000*	7
8	Allstate Life Ins. of Cda.	21,544	1,414,886,000	5,636	321,759,000	156	21,829,000	5,792	343,588,000	8
9	American Bankers Life Assurance of Fla.	.....	28,796,020	.....	.....	.....	.....	.....	.....	9
10	American Health & Life Ins.	1	108,624	.....	.....	.....	.....	.....	.....	10
11	American Life Ins.	4,235	682,044,982	3,157	438,552,374	40	2,500,000	3,197	441,052,374	11
12	Assumption Mutual Life Ins.	309	2,048,158	442	14,464,820	.....	136,087	442	14,600,907	12
13	Assurance-vie Desjardins	866	287,862,762	59	4,003,648	7	1,695,497	66	5,699,145	13
14	Atlantic Mutual Life Assurance	29	5,224,000	79	3,944,000	.....	433,000	79	4,377,000	14
15	Bankers Life Company	7	26,627,309	1	68,392	.....	2,897,437	1	2,965,829	15
16	Canada Life Assurance	125,419	14,575,888,319	9,538	961,640,223	518	801,647,859	10,056	1,763,288,082	16
17	Canadian Gen. Life Ins.	9,743	2,457,956,893	3,600	639,309,939	608	263,797,017	4,208	903,106,956	17
18	Capitol Life Ins.	136	7,357,846	3	253,725	139	7,611,571	142	7,865,296	18
19	Carolina Life & Accident Ins.	1,003	8,650,712	.....	.....	23	132,477	23	132,477	19
20	Charter National Life Ins.	24	1,433,215	12	1,200,000	.....	.....	12	1,200,000	20
21	Chrysler life Ins. of Cda.	7,241	22,694,442	3,040	21,963,251	.....	.....	3,040	21,963,251	21
22	Citadel Life Assurance	16,848	930,943,215	3,201	365,603,660	73	14,133,923	3,274	379,737,583	22
23	College Retirement Equities Fund	.....	.....	.....	.....	.....	.....	.....	.....	23
24	Colonia Life Ins.	5,856	154,563,829	742	76,331,847	7	3,334,076	749	79,665,923	24
25	Combined Ins. of Am.	30,792	189,591,275	5,745	35,367,308	.....	.....	5,745	35,367,308	25
26	Commercial Life Assurance of Cda.	28,941	964,962,142	4,543	197,586,258	1,660	43,200,212	6,203	240,786,470	26
27	Commercial Union Assurance plc	103,631	1,469,407,113	3,084	268,363,870	6,740	92,728,236	9,824	361,092,106	27
28	Confederation Life Ins.	89,460	15,495,099,593	6,413	2,649,874,183	188	*−1,145,544,760*	6,601	1,504,329,423	28
29	Connecticut Gen. Life Ins.	125	148,769,775	.....	10,249,747	.....	606	.....	10,250,353	29
30	Constellation Assurance	161	248,351,889	.....	.....	.....	41,456,700	.....	41,456,700	30
31	Continental Assurance	8	23,653,185	.....	.....	.....	4,129,000	.....	4,129,000	31
32	Les Cooperants, Societe Mutuelle d'Assurance-vie	3,855	56,363,691	625	5,355,146	.....	.....	625	5,355,146	32
33	Co-operators Life Ins.	119,323	2,030,119,073	143,844	631,304,835	928	315,989,631	144,772	947,294,466	33
34	Crown Life Ins.	112,658	5,879,698,615	7,980	995,150,722	1,086	186,132,166	9,066	1,181,282,888	34
35	Cumis Life Ins.	9,673	2,235,849,183	864	148,029,954	35	184,896,669	899	332,926,623	35
36	Cuna Mutual Ins. Soc.	10,876	48,351,528	.....	.....	352	8,325,285	352	8,325,285	36
37	Dominion Life Assurance	48,373	2,667,282,959	6,165	506,055,505	456	532,943,970	6,621	1,038,999,475	37
38	Dominion of Cda. Gen. Ins.	10,077	644,277,615	368	55,186,757	33	3,517,867	401	58,704,624	38
39	Eaton Bay Life Assurance	60,028	2,029,302,343	5,451	280,842,534	109	73,251,905	5,560	354,094,439	39
40	L'Economie Mutuelle-Vie	2,213	31,279,910	225	7,458,634	38	987,226	263	8,445,860	40
41	Empire Life Ins.	55,788	1,660,761,402	9,053	600,914,387	78	10,330,484	9,131	611,244,871	41
42	Equitable Life Assurance of U.S.	292	595,288,025	15	23,480,410	2	477,770	17	23,958,180	42
43	Equitable Life Ins. of Cda.	31,114	1,494,673,461	2,537	189,419,804	.....	.....	2,537	189,419,804	43
44	Excelsior Life Ins.	50,242	5,606,832,586	6,663	1,602,715,557	49	21,558,020	6,712	1,624,273,577	44
45	Family Life Assurance	6,182	337,522,399	1,461	179,380,363	70	10,853,937	1,531	190,234,300	45

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1983 (cont'd.)

	Name of Company	Direct in Force at End of 1982		Additions				Total Additions		
				New Issued		All Other Additions				
		No	Amount	No	Amount	No	Amount	No	Amount	
			$		$		$		$	
46	Federated Life Ins.	1,587	66,907,788	321	25,882,483	8	1,333,228	329	27,215,711	46
47	Fidelity Life Assurance	3,303	197,672,511	1,971	189,400,306	75	11,601,458	2,046	201,001,764	47
48	Financial Life Assurance of Cda.	1,352	162,992,504	1,050	191,040,500	18	493,805	1,068	191,534,305	48
49	Ford Life Ins.	.....	50,195,998	.....	30,186,783	.....	.....	.....	30,186,783	49
50	Franklin Life Ins.	530	9,141,516	73	9,190,110	4	53,661	77	9,243,771	50
51	General American Life Ins.	14	10,741,433	.....	.....	.....	2,192,468	.....	2,192,468	51
52	Gerling Global Life Ins.	9,450	440,333,855	2,153	200,901,027	53	11,052,545	2,206	211,953,572	52
53	Glacier National Life Assurance	399	4,904,901	1,611	12,598,821	.....	.....	1,611	12,598,821	53
54	Globe Life Ins.	1,149	32,536,332	96	3,261,459	9	932,256	105	4,193,715	54
55	Great-West Life Assurance	90,880	10,457,209,169	8,238	3,291,890,280	59	2,176,933,843	8,297	5,468,824,123	55
56	Hartford Life Ins.	.....	9,269,000	.....	2,571,400	.....	904,000	.....	3,475,400	56
57	Imperial Life Assurance of Cda.	64,025	2,745,538,020	4,626	526,133,160	99	442,689,332	4,725	968,822,492	57
58	INA Life Ins. of Cda.	7	15,907,000	1	1,073,000	2	85,602,000	3	86,675,000	58
59	Industrial Life Ins.	29,139	880,703,756	9,592	405,637,116	537	36,308,315	10,129	441,945,431	59
60	John Alden Life Ins.	1	474,000	.....	.....	.....	.....	.....	.....	60
61	John Hancock Mutual Life Ins.	370	450,376,130	9	123,425,275	3	11,485,861	12	134,911,136	61
62	Laurentian Mutual Ins.	6,482	63,239,696	82	2,532,996	11	1,683,510	93	4,216,506	62
63	Laurier Life Ins.	9,159	550,389,006	498	166,529,709	11	17,106,891	509	183,636,600	63
64	Life Ins. of North Am.	10	47,563,269	.....	.....	.....	.....	.....	.....	64
65	Life Investors Ins. of Am.	.....	.....	.....	.....	.....	.....	.....	.....	65
66	London Life Ins.	1,115,256	23,031,925,119	68,652	3,977,046,926	18,903	3,358,426,175	87,555	7,335,473,101	66
67	Maccabees Mutual Life Ins.	1,229	2,729,324	.....	.....	3	80,417	3	80,417	67
68	Manufacturers Life Ins.	135,066	5,099,612,719	8,498	784,817,389	1,584	245,180,995	10,082	1,029,998,384	68
69	Maritime Life Assurance	24,672	4,181,357,372	3,315	332,406,806	119	45,952,162	3,434	378,358,968	69
70	Massachusetts Gen. Life Ins.	954	5,496,828	.....	.....	.....	.....	.....	.....	70
71	Massachusetts Mutual Life Ins.	89	16,656,770	7	183,765	.....	1,999,310	7	2,183,075	71
72	Metropolitan Life Ins.	1,042,946	11,451,992,660	57,129	1,665,463,760	7,600	93,796,030	64,729	1,759,259,790	72
73	MIC Life Ins. Corp.	407	42,798,741	.....	.....	.....	.....	.....	.....	73
74	Ministers Life	.....	.....	.....	.....	.....	.....	.....	.....	74
75	Minnesota Mutual Life Ins.	578	2,061,179	6	84,061	.....	76	6	84,137	75
76	Monarch Life Assurance	49,035	1,340,972,967	7,196	456,862,666	108	32,604,265	7,304	489,466,931	76
77	Montreal Life Ins.	16,969	382,664,859	1,117	71,667,119	56	28,864,302	1,173	100,531,421	77
78	MONY Life Ins. of Cda.	6,558	525,333,870	945	71,689,635	60	5,485,393	1,005	77,175,028	78
79	Mutual Life Assurance of Cda.	356,956	14,309,631,987	27,225	2,604,678,631	2,481	878,509,599	29,706	3,483,188,230	79
80	Mutual Life Ins. of NY	3,649	25,168,781	.....	490,000	30	352,398	30	842,398	80
81	Mutual of Omaha Ins.	15,681	1,009,495,004	2,932	149,839,639	241	114,343,926	3,173	264,183,565	81
82	National Fidelity Life Ins.	299	23,892,421	139	13,443,314	8	1,188,754	147	14,632,068	82
83	National Life Assurance of Cda.	21,981	4,062,081,286	4,491	603,842,226	129	533,224,735	4,620	1,137,066,961	83
84	New England Mutual Life Ins.	3	12,017,590	.....	.....	.....	4,036,416	.....	4,036,416	84
85	New York Life Ins.	26,647	2,268,771,581	3,604	560,673,132	23	7,634,629	3,627	568,307,761	85
86	North American Life Assurance	95,211	7,288,417,675	10,111	1,450,674,471	673	26,150,336	10,784	1,476,824,807	86
87	North American Life & Casualty	2,696	94,010,915	.....	37,590,000	28	984,961	28	38,574,961	87
88	Northern Life Assurance of Cda.	40,640	1,558,186,154	4,800	384,253,532	34	84,983,442	4,834	469,236,974	88
89	North West Life Assurance of Cda.	1,465	127,283,000	219	24,680,000	6	1,687,000	225	26,367,000	89
90	Norwich Union Life Ins. Society	14,211	473,989,140	1,952	179,889,796	157	58,403,621	2,109	238,293,417	90

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1983 (cont'd.)

	Name of Company	Direct in Force at End of 1982		Additions				Total Additions		
				New Issued		All Other Additions				
		No	Amount	No	Amount	No	Amount	No	Amount	
			$		$		$		$	
91	Old Republic Life Ins.	22,518	51,343,879	1,361	6,294,124			1,361	6,294,124	91
92	Pan American Family Ins. Corp.	4,552	558,628	1,498	208,346			1,498	208,346	92
93	Paul Revere Life Ins.	6,057	246,373,748	507	37,477,073	16	4,632,876	523	42,109,949	93
94	Penn Mutual Life Ins.	28	287,101				23,675		23,675	94
95	Pennsylvania Life Ins.	1,733	45,445,298	23	408,424	3	375,720	26	784,144	95
96	Phoenix Assurance Ltd.	9	50,465				11,627		11,627	96
97	Phoenix Mutual Life Ins.									97
98	Pierce National Life Ins.	64	113,490	430	1,297,630		3,439	430	1,301,069	98
99	Pioneer Life Assurance	97	2,303,707	17	660,935	1	38,400	18	699,335	99
100	Les Prevoyants du Cda.									100
101	Provident Alliance Life Ins.	12	78,857,959	6	372,442		63,147,574	6	63,520,016	101
102	Provident Life & Accident Ins.	97	144,563,056	2	3,003,095		2,645,046	2	5,648,141	102
103	Prudential Assurance Ltd. (of England)	91,841	3,110,948,000	10,262	646,922,000	2,073	469,446,000	12,335	1,116,368,000	103
104	Prudential Ins. of Am.	534,220	10,313,363,649	32,840	837,949,241	2,162	451,810,753	35,002	1,289,759,994	104
105	Reliable Life Ins.	2,358	143,699,199	141	163,595,527	3	4,615	144	163,600,142	105
106	Royal Life Ins. of Cda.			986	39,903,638	25	1,409,865	1,011	41,313,503	106
107	Royal Life Ins. Ltd.	10,901	333,254,847	543	26,464,882	896	38,079,135	1,439	64,544,017	107
108	Safeco Life Ins.									108
109	Safeguard Life Assurance	5,644	48,926,351	141	4,429,655	108	2,355,896	249	6,785,551	109
110	Seaboard Life Ins.	2,785	583,654,946	1,310	390,338,093	142	17,956,947	1,452	408,295,040	110
111	Sovereign Life Assurance of Cda.	20,789	431,338,843	2,336	197,386,380			2,336	197,386,380	111
112	Standard Life Assurance	38,073	1,138,602,970	3,561	276,836,671	370	116,639,374	3,931	393,476,045	112
113	State Farm Life Ins.	37,751	904,448,911	5,539	221,908,173		7,929,678	5,539	229,837,851	113
114	State Mutual Life Assurance of Am.	10	23,070,419				1,855,009		1,855,009	114
115	Sun Alliance & London Assurance Ltd.	6,160	333,308,323	1,527	135,332,215		2,723,418	1,527	138,055,633	115
116	Sun Life Assurance of Cda.	234,622	19,641,700,417	17,963	2,189,178,446	980	13,655,643	18,943	2,202,834,089	116
117	Teachers Ins. & Annuity Assoc. of Am.	263	8,832,490	4	325,000			4	325,000	117
118	Toronto Mutual Life Ins.	28,125	720,225,733	1,818	215,387,942	857	14,553,488	2,675	229,941,430	118
119	Transamerica Life Ins. Co. of Cda.	12,299	1,141,471,003	6,299	680,595,086	2,631	221,343,936	8,930	901,939,022	119
120	Transamerica Occidental Life Ins.	42,651	1,745,989,471	706	170,607,250	322	180,487,118	1,028	351,094,368	120
121	Travelers Ins.	6,965	419,151,179	1	2,274,452	2	32,405,364	3	34,679,816	121
122	Travelers Life Ins. of Cda.	6,730	1,484,832,220	1,371	161,967,265	285	128,139,658	1,656	290,106,923	122
123	Union Mutual Life Ins.	145	1,165,343				27,029		27,029	123
124	Union Mutual Stock Life Ins. of Am.				290,500				290,500	124
125	United American Ins.	674	1,180,600	872	1,411,000	19	108,242	891	1,519,242	125
126	United of Omaha Life Ins.	1,721	9,510,290	2	7,000			2	7,000	126
127	Washington National Ins.		18,000							127
128	Wawanesa Mutual Life Ins.	3,679	120,522,720	571	37,886,129	14	2,310,905	585	40,197,034	128
129	Westbury Life Insurance	2,217	114,692,823	650	34,116,333	16	8,713,916	666	42,830,249	129
130	Western Life Assurance	4,159	106,296,280	468	35,092,492			468	35,092,492	130
131	Zurich Life Ins. of Cda.	25,408	974,259,304	4,332	489,293,099	691	78,112,130	5,023	567,405,229	131
	Totals — 1983	5,359,912	206,050,929,627	594,812	37,381,303,988	58,457	11,744,000,875	653,269	49,125,304,863	
	Totals — 1982	5,430,606	184,228,653,310	543,026	30,757,960,381	100,390	18,458,943,489	643,416	49,216,903,870	

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1983

	Name of Company	Total Deductions		Direct in Force at End of 1983		Canada Total				
						Direct in Force		Net in Force		
		No	Amount	No	Amount	No	Amount	No	Amount	
			$		$		$		$	
1	Abbey Life Ins. of Cda.	1,123	143,320,790	8,463	1,071,811,141	15,095	2,174,955,488	15,095	533,622,343	1
2	Acadia Life Ins.	746	25,981,187	7,410	242,932,256	20,172	665,838,569	20,172	331,900,807	2
3	Aeterna-Life Ins.	34	1,243,883	447	8,064,499	71,288	906,850,216	71,288	721,328,784	3
4	Aetna Life Ins.	118	651,092,383	1,582	1,805,196,405	3,167	2,907,331,527	3,167	2,888,823,527	4
5	Alexander Hamilton Life Ins. of Am.	23,514	46,710,513	28,946	67,286,400	96,061	224,752,814	96,061	224,752,814	5
6	Alliance Mutual Life Ins.	255	8,944,087	2,833	180,785,227	153,454	6,236,745,003	153,542	6,242,398,836	6
7	Allstate Life Ins.	60	2,316,000	730	10,846,000	1,260	17,122,000	12,511	332,672,000	7
8	Allstate Life Ins. of Cda.	2,569	307,616,000	24,767	1,450,858,000	55,292	2,790,426,000	56,549	2,312,374,000	8
9	American Bankers Life Assurance of Fla.	.....	2,003,319	.....	26,792,701	13	98,309,824	13	98,309,824	9
10	American Health & Life Ins.	1	108,624	.....	.....	.....	.....	.....	.....	10
11	American Life Ins.	669	98,675,081	6,763	1,024,422,275	22,606	2,736,999,057	22,419	915,354,063	11
12	American United Life Ins.	2	3,123	5	3,685	15	14,489	287	45,184,945	12
13	Assurance-vie Desjardins	95	1,208,192	837	292,353,715	361,583	19,374,899,484	364,975	18,818,670,507	13
14	Assumption Mutual Life Ins.	72	1,699,935	679	14,949,130	50,594	1,539,706,126	50,594	1,115,824,835	14
15	Atlantic Mutual Life Assurance	13	915,000	95	8,686,000	2,236	735,205,000	2,236	486,133,000	15
16	Bankers Life	.....	59,000	8	29,534,138	16	63,623,067	16	63,623,067	16
17	Canada Life Assurance	180	415,416,617	1,188	15,923,759,784	276,325	35,103,936,359	276,450	34,717,741,891	17
18	Canadian Gen. Life Ins.	1,351	309,472,128	12,600	3,051,591,721	150,251	6,687,034,799	150,251	2,436,356,070	18
19	Capitol Life Ins.	128	6,760,627	150	8,462,515	569	36,673,213	569	36,673,213	19
20	Carolina Life & Accident Ins.	630	5,735,995	396	3,047,194	396	3,047,194	396	3,047,194	20
21	Charter National Life Ins.	1	38,940	35	2,594,275	139	11,290,786	139	11,290,786	21
22	Chrysler Life Ins. of Cda.	3,589	20,745,934	6,692	23,911,759	11,307	44,188,409	11,307	44,188,409	22
23	Citadel Life Assurance	2,484	202,876,729	17,638	1,107,804,069	43,338	2,870,491,349	43,338	2,344,632,289	23
24	Colonia Life Ins.	1,118	37,649,039	5,487	196,580,713	8,593	488,847,891	7,661	385,684,017	24
25	Combined Ins. of Am.	7,901	48,067,689	28,636	176,890,894	90,149	477,345,852	90,149	477,345,852	25
26	Commercial Life Assurance of Cda.	7,583	195,822,982	27,561	1,009,925,630	51,244	1,978,200,691	51,244	1,261,958,613	26
27	Commercial Union Assurance plc	10,641	321,330,506	102,814	1,509,168,713	187,897	4,982,122,802	187,897	3,939,385,736	27
28	Confederation Life Ins.	7,221	934,023,466	88,840	16,065,405,550	228,900	39,478,129,980	229,586	40,174,421,666	28
29	Connecticut Gen. Life Ins.	11	2,523,331	114	156,496,797	190	164,583,500	608	221,259,917	29
30	Constellation Assurance	26	21,343,979	135	268,464,610	335	456,707,187	335	278,439,438	30
31	Continental Assurance	.....	1,112,938	8	26,669,247	8	26,669,247	8	26,669,247	31
32	Les Cooperants, Societe Mutuelle d'Assurance-vie	5	7,209,172	4,475	54,509,665	205,437	5,133,221,673	205,437	4,902,424,772	32
33	Co-operators Life Ins.	137,800	791,010,915	126,295	2,186,402,624	219,356	7,563,759,653	219,356	7,402,595,639	33
34	Crown Life Ins.	12,121	808,437,753	109,603	6,252,543,750	273,974	15,275,556,762	280,227	15,163,796,559	34
35	Cumis Life Ins.	818	194,989,269	9,754	2,373,786,537	23,297	4,305,987,102	39,281	3,824,553,301	35
36	Cuna Mutual Ins. Soc.	900	13,035,090	10,328	43,641,723	16,352	75,769,507	29,503	518,764,156	36
37	Dominion Life Assurance	6,525	623,862,847	48,469	3,082,419,587	96,925	5,154,123,783	97,317	4,998,966,132	37
38	Dominion of Cda. Gen. Ins.	852	123,082,654	9,626	579,899,585	14,943	1,081,180,880	16,177	1,038,432,436	38
39	Eaton Bay Life Assurance	2,759	107,103,085	62,829	2,276,293,697	144,215	4,625,104,696	144,215	4,625,104,696	39
40	L'Economie Mutuelle-Vie	319	4,753,816	2,157	34,971,954	38,552	902,995,455	38,552	769,771,382	40
41	Empire Life Ins.	7,972	303,793,938	56,947	1,968,212,335	94,556	3,114,907,095	97,194	2,827,162,136	41
42	Equitable Life Assurance of U.S.	26	173,913,137	283	445,333,068	622	807,073,769	622	259,121,826	42
43	Equitable Life Ins. of Cda.	2,742	127,481,240	30,909	1,556,612,025	47,114	3,828,392,563	47,118	3,384,094,452	43
44	Excelsior Life Ins.	6,004	1,068,033,751	50,950	6,163,072,412	132,033	13,696,664,970	132,039	13,135,601,942	44
45	Family Life Assurance	1,106	93,692,978	6,607	434,063,721	27,703	1,866,431,835	27,703	594,321,053	45

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1983 (cont'd.)

	Name of Company	Total Deductions		Direct in Force at End of 1983		Canada Total				
						Direct in Force		Net in Force		
		No	Amount	No	Amount	No	Amount	No	Amount	
			$		$		$		$	
46	Federated Life Ins.	233	9,698,010	1,683	84,425,489	5,239	290,556,264	5,239	265,909,306	46
47	Fidelity Life Assurance	446	20,324,687	4,903	378,349,588	35,272	3,332,166,206	35,272	2,226,390,351	47
48	Financial Life Assurance of Cda.	284	23,219,929	2,136	331,306,880	9,776	1,447,337,073	9,776	127,575,617	48
49	Ford Life Ins.	.....	38,975,376	.....	41,407,405	.....	177,924,353	.....	177,924,353	49
50	Franklin Life Ins.	89	2,680,234	518	15,705,053	897	83,655,975	897	58,002,690	50
51	General American Life Ins.	1	1,360	13	12,932,541	15	20,593,865	15	20,593,865	51
52	Gerling Global Life Ins.	1,258	65,542,687	10,398	586,744,740	16,414	1,200,518,701	16,414	664,040,218	52
53	Glacier National Life Assurance	62	994,704	1,948	16,509,018	7,046	68,969,498	7,046	31,285,395	53
54	Globe Life Ins.	190	6,513,715	1,064	30,216,332	2,450	56,247,912	.....	35,357,733	54
55	Great-West Life Assurance	7,678	2,650,418,575	91,499	13,275,614,717	298,959	49,150,625,117	299,664	48,854,466,629	55
56	Hartford Life Ins.	.....	14,000	.....	12,730,400	2	14,405,400	2	14,405,400	56
57	Imperial Life Assurance of Cda.	6,059	497,980,543	62,691	3,216,379,969	162,415	8,763,259,386	162,877	9,498,420,623	57
58	INA Life Ins. of Cda.	.....	10,668,000	10	91,914,000	30	192,314,000	31	313,727,000	58
59	Industrial Life Ins.	9,512	419,955,957	29,756	902,693,230	508,137	11,983,585,989	506,306	11,817,848,028	59
60	John Alden Life Ins.	1	327,000	.....	147,000	2	420,000	2	420,000	60
61	John Hancock Mutual Life Ins.	37	70,598,212	345	514,689,054	618	599,300,553	6,071	864,874,294	61
62	Laurentian Mutual Ins.	702	12,024,230	5,873	55,431,972	219,727	6,285,917,199	219,727	5,351,663,706	62
63	Laurier Life Ins.	678	177,160,786	8,990	556,864,820	16,585	1,071,937,891	16,585	216,170,003	63
64	Life Ins. of North Am.	4	45,898,128	6	1,665,141	6	2,302,711	108	15,680,323	64
65	Life Investors Ins. of Am.	.....	.....	.....	.....	22,745	170,452,000	22,745	170,452,000	65
66	London Life Ins.	82,675	5,963,079,329	1,120,136	24,404,318,891	1,864,177	43,178,451,318	1,864,395	42,829,743,859	66
67	Maccabees Mutual Life Ins.	49	189,050	1,183	2,620,691	7,211	18,574,400	7,209	18,520,193	67
68	Manufacturers Life Ins.	10,807	1,200,977,829	134,341	4,928,633,274	304,557	10,792,359,169	306,482	11,369,876,593	68
69	Maritime Life Assurance	3,535	424,934,247	24,571	4,134,782,093	79,244	13,404,876,207	79,244	8,711,425,203	69
70	Massachusetts Gen. Life Ins.	66	279,525	888	5,217,303	1,821	12,115,406	1,813	11,726,000	70
71	Massachusetts Mutual Life Ins.	7	5,350,712	89	13,489,133	150	36,985,479	150	36,985,479	71
72	Metropolitan Life Ins.	289,938	801,453,961	817,737	12,409,798,489	1,760,721	13,055,385,957	1,760,721	13,012,487,905	72
73	MIC Life Insurance Corporation	44	4,906,212	363	37,892,529	561	58,476,125	561	58,476,125	73
74	Minnesota Mutual Life Ins.	320	316,058	264	1,829,258	564	4,218,249	564	4,218,249	74
75	Monarch Life Assurance	7,364	280,094,624	48,975	1,550,345,274	134,191	3,903,554,017	134,213	3,470,500,708	75
76	Montreal Life Ins.	2,368	122,332,025	15,774	360,864,255	62,396	2,351,202,137	54,598	1,990,358,554	76
77	MONY Life Ins. of Cda.	1,157	90,986,314	6,406	511,522,584	20,506	1,706,257,302	20,506	903,112,971	77
78	Mutual Life Assurance of Cda.	27,121	1,033,183,185	359,541	16,759,637,032	830,655	38,430,974,355	830,797	38,151,575,007	78
79	Mutual Life Ins. of NY	339	2,668,926	3,340	23,342,253	9,585	70,287,418	9,585	70,287,418	79
80	Mutual of Omaha Ins.	3,107	192,045,898	15,747	1,081,632,671	47,864	2,754,021,678	46,365	2,609,145,841	80
81	National Fidelity Life Ins.	42	4,687,489	404	33,837,000	420	35,202,966	413	26,394,876	81
82	National Life Assurance of Cda.	2,290	161,193,344	24,311	5,037,954,903	80,443	11,612,949,758	80,879	9,871,491,209	82
83	New England Mutual Life Ins.	.....	37,360	3	16,016,646	4	16,465,646	4	16,465,646	83
84	New York Life Ins.	2,385	152,003,666	27,889	2,685,075,676	148,673	6,925,159,048	148,673	6,874,701,819	84
85	North American Life Assurance	11,166	912,993,953	94,829	7,852,248,529	7,279	312,943,074	7,279	347,086,149	85
86	North American Life & Casualty	216	16,067,239	2,508	116,518,637	203,255	15,275,372,551	204,074	15,267,534,819	86
87	Northern Life Assurance of Cda.	5,544	405,485,746	39,930	1,621,937,382	62,847	2,698,747,786	63,384	2,392,281,643	87
88	North West Life Assurance of Cda.	150	15,869,000	1,540	137,781,000	19,394	1,436,199,000	20,202	982,077,000	88
89	Norwich Union Life Ins. Society	1,838	92,197,525	14,482	620,085,032	32,950	1,039,189,164	32,971	923,002,216	89
90	Old Republic Life Ins.	11,808	31,923,353	12,071	25,714,650	25,777	54,230,421	25,777	54,230,421	90
91	Pan American Family Ins. Corp.	914	113,103	5,136	653,871	5,136	653,871	5,136	653,871	91

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1983 (cont'd.)

	Name of Company	Total Deductions		Direct in Force at End of 1983		Canada Total				
						Direct in Force		Net in Force		
		No	Amount	No	Amount	No	Amount	No	Amount	
			$		$		$		$	
92	Paul Revere Life Ins.	796	44,215,534	5,784	244,268,163	15,081	653,808,272	15,071	653,808,251	92
93	Penn Mutual Life Ins.	1	15,916	27	294,860	27	294,860	27	294,860	93
94	Pennsylvania Life Ins.	113	4,075,669	1,646	42,153,773	16,075	371,859,531	15,975	368,856,763	94
95	Phoenix Assurance Ltd.	.....	.....	9	62,092	27	168,604	1,245	35,455,318	95
96	Pierce National Life Ins.	5	13,765	489	1,400,794	14,209	28,132,329	14,209	28,132,329	96
97	Pioneer Life Assurance	18	598,790	97	2,404,252	48,094	1,490,620,340	48,093	1,421,172,340	97
98	Provident Alliance Life Ins.	.....	63,249,647	18	79,128,328	50	273,050,550	50	45,083,417	98
99	Provident Life & Accident Ins.	10	4,710,061	89	145,501,136	115	246,378,903	115	246,378,903	99
100	Prudential Assurance Ltd. (of England)	14,491	657,036,000	89,685	3,570,280,000	221,319	9,589,374,000	221,340	9,293,977,000	100
101	Prudential Ins. of Am.	34,748	909,985,187	534,474	10,693,138,456	1,239,067	25,441,023,098	1,239,067	25,410,850,599	101
102	Reliable Life Ins.	211	133,634,595	2,291	173,664,746	6,877	742,445,228	6,084	657,230,388	102
103	Royal Life Ins. of Cda.	42	2,038,565	969	39,274,938	2,988	140,066,996	2,988	99,418,713	103
104	Royal Life Ins. Ltd.	2,043	78,054,794	10,297	319,744,070	50,371	1,156,589,823	50,371	1,118,993,959	104
105	Safeco Life Ins.	.....	.....	.....	.....	1	8,710,250	1	8,710,250	105
106	Safeguard Life Assurance	567	8,913,148	5,326	46,798,754	108,459	5,327,129,431	108,459	4,170,575,053	106
107	Seaboard Life Ins.	423	313,170,422	3,814	678,779,564	23,657	3,285,667,540	23,657	2,526,608,219	107
108	Sovereign Life Assurance of Cda.	2,479	77,710,852	20,646	551,014,371	63,633	1,796,344,358	63,633	655,342,496	108
109	Standard Life Assurance	3,350	131,585,824	38,654	1,400,493,191	103,968	4,120,162,132	103,983	4,089,962,737	109
110	State Farm Life Ins.	3,332	98,792,814	39,958	1,035,493,948	46,201	1,186,305,770	46,201	1,185,972,023	110
111	State Mutual Life Assurance of Am.	.....	.....	10	24,925,428	11	26,021,928	11	26,021,928	111
112	Sun Alliance & London Assurance Ltd.	895	62,460,335	6,792	408,903,621	17,261	966,682,151	17,262	861,115,990	112
113	Sun Life Assurance of Cda.	19,126	1,127,768,568	234,439	20,716,765,938	678,859	51,617,059,867	679,831	51,889,886,127	113
114	Teachers Ins. & Annuity Assoc. of Am.	12	547,778	255	8,609,712	1,186	42,374,058	1,186	42,374,058	114
115	Toronto Mutual Life Ins.	2,658	99,981,309	28,142	850,185,854	36,092	1,247,406,529	36,092	523,603,306	115
116	Transamerica Life Ins. Co. of Canada	1,631	167,849,921	19,598	1,875,560,104	60,137	6,551,989,710	60,137	1,450,000,000	116
117	Transamerica Occidental Life Ins.	8,429	451,906,287	35,250	1,645,177,552	93,870	4,801,064,702	124,142	7,576,208,849	117
118	Travelers Ins.	558	43,644,955	6,410	410,186,040	17,215	815,043,398	34,979	1,390,642,956	118
119	Travelers Life Ins. of Cda.	1,351	338,825,906	7,035	1,436,113,237	20,233	3,337,914,290	20,224	2,643,978,556	119
120	Union Mutual Life Ins.	11	561,325	134	631,047	786	61,771,360	786	61,771,360	120
121	Union Mutual Stock Life Ins. Co. of America	.....	.....	.....	290,500	.....	290,500	.....	290,500	121
122	United American Ins.	302	390,342	1,263	2,309,500	8,254	14,706,280	8,254	14,706,280	122
123	United of Omaha Life Ins.	175	1,025,302	1,548	8,491,988	3,257	17,089,250	3,287	18,756,697	123
124	Washington National Ins.	.....	18,000	.....	.....	.....	.....	.....	.....	124
125	Wawanesa Mutual Life Ins.	423	16,430,255	3,841	144,289,499	23,167	1,057,263,858	23,167	900,926,216	125
126	Westbury Life Insurance	597	24,823,526	2,286	132,699,546	4,572	248,148,747	4,572	166,552,343	126
127	Western Life Assurance	380	13,505,800	4,247	127,882,972	8,677	282,108,349	8,703	126,484,402	127
128	Zurich Life Ins. of Cda.	3,466	242,990,581	26,965	1,298,673,952	76,782	4,652,470,178	77,707	3,910,008,285	128
	Totals — 1983	847,211	29,344,115,241	5,031,870	225,832,126,057	13,264,866	586,402,297,431	13,369,285	549,284,496,951	
	Totals — 1982	726,636	26,897,486,305	5,393,757	207,332,717,017	14,554,957	531,197,987,672	14,639,700	509,828,951,579	

TABLE IV. FRATERNAL SOCIETIES — PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1983

	Name of Society	Premiums (Including Dues)					Disbursements (Excluding Expenses)				Canada Total		
		Life Fund	Sick Accident and Funeral Funds	General Expense Fund	Other Funds	Total	Life Fund	Sick Accident and Funeral Funds	Other Funds	Total	Premiums	Disbursements	
		$	$	$	$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Soc.	166,379	479,664			646,043	13,500	300,825		314,325	899,782	418,332	1
2	Associated Canadian Travellers	643	39,920	620		41,183	3,000	51,000		54,000	313,074	160,000	2
3	Canadian Foresters Life Ins. Soc.	1,407,546			6,387,856	7,795,402	2,984,832	6,289		2,991,121	12,722,970	5,554,641	3
4	Canadian Slovak Benefit Soc.	30,586		5,155		35,741	53,437			53,437	44,870	78,163	4
5	Canadian Slovak League	79,242		17,763		97,005	54,355			54,355	141,361	82,090	5
6	Canadian Woodmen of the World	380,718				380,718	486,591			486,591	401,498	512,019	6
7	Civil Service Mutual Benefit Soc.	205,039				205,039	277,383			277,383	205,039	277,383	7
8	Commercial Travellers' Assoc. of Cda.				454,846	454,846			218,715	218,715	782,896	383,920	8
9	Croatian Catholic Union of USA.	27,383	382			27,765	26,007	252		26,259	31,060	27,259	9
10	Croatian Fraternal Union of Am.	186,322	15,250		4,451	206,023	210,811	21,371		232,182	262,953	287,486	10
11	Electrical Worker's Benefit Assoc.	161,855		44,627		206,482	392,000			392,000	421,320	466,000	11
12	First Catholic Slovak Ladies of USA.	11,448				11,448	9,000			9,000	14,004	12,237	12
13	First Catholic Slovak Union of USA & Cda.	46,226				46,226	38,834			38,834	81,800	76,275	13
14	Funeral Society of Ontario	5,134,467				5,134,467	1,549,743			1,549,743	5,134,467	1,549,743	14
15	Grand Orange Lodge of British Am.	786,562				786,562	452,123			452,123	410,016	556,134	15
16	Hungarian Reformed Federation of Am.	33,798			95	33,893	27,202			27,202	33,893	27,202	16
17	Independent Order of Foresters	14,940,520	402,862		721,099	16,064,481	4,927,841	263,329		5,191,170	38,604,604	11,989,862	17
18	Knights of Columbus	3,296,564				3,296,564	1,459,001			1,459,001	13,986,393	5,477,616	18
19	Lutheran Life Ins. Soc. of Cda.	2,591,070	112,809		1,662,675	4,366,554	1,352,611	43,405	1,352,611	2,748,627	10,514,035	4,345,446	19
20	Metro. Tor. Police Widows' & Orphans'	496,185				496,185	354,000			354,000	496,185	354,000	20
21	National Fraternal Soc. of Deaf	19,693			1,929	21,622	5,761	980		6,741	49,453	9,646	21
22	North Am. Benefit Assoc.	581,635			22,762	604,397	427,189			427,189	620,654	454,507	22
23	Ont. Sec. School Teachers' Frat. Soc.	1,298,991		171,880		1,470,871	1,095,950			1,095,950	1,470,871	1,095,950	23
24	Ont. Sec. School Teachers' Sick Ben. Soc.		337,512			337,512		385,180		385,180	337,512	385,180	24
25	Order of Italo-Canadians	10,978	762	11,343		23,083	15,171	1,756		16,927	27,237	27,408	25
26	Royal Arcanum	47,136				47,136	21,398			21,398	125,147	69,440	26
27	Serb National Federation	47,093	1,742			48,835	45,466	463		45,929	51,896	48,055	27
28	Sons of Norway										268,962	50,858	28
29	Sons of Scotland Benevolent Assoc.	217,005	11	3		217,019	317,070			317,070	425,013	558,070	29
30	Ukrainian Fraternal Assoc. (of Am.)	122,381				122,381	60,523			60,523	173,152	83,422	30
31	Ukrainian Fraternal Soc. of Cda.	34,291	645	12,972		47,908	60,167	423		60,590	125,236	130,565	31
32	Ukrainian Mut. Ben. Assoc., St. Nicholas	15,785		4,514		20,299	76,832	656		77,488	186,903	150,762	32
33	Ukrainian National Aid Assoc. of Am.	169,490			1,000	170,490	138			138	170,490	138	33
34	Ukrainian National Assoc.	247,956	7,604		4,121	259,681	232,053			232,053	377,756	358,457	34
35	United Commercial Travelers of Am.		38,919	16,807	560	56,286		9,512		9,512	292,383	110,586	35
36	Workers Benevolent Assoc. of Cda.	73,615	4,506	8,299		86,420	155,400	2,571		157,971	138,776	515,120	36
37	Workmen's Circle	1,203	390		9,790	11,383	1	385		386	36,328	6,124	37
	Totals — 1983	32,869,805	1,442,978	293,983	9,271,184	43,877,950	17,185,390	1,088,397	1,571,326	19,845,113	90,379,989	36,690,096	
	Totals — 1982	31,425,411	2,755,675	358,201	3,526,278	38,065,565	20,686,540	1,993,826	60,753	22,741,119	74,155,128	37,258,005	

TABLE V. FRATERNAL SOCIETIES — EXHIBIT OF LIFE INSURANCE & ANNUITY CERTIFICATES IN ONTARIO, 1983

	Name of Society	At End of 1982	Increases		Decreases			At End of 1983	Total Canada At End of 1983	
			New Issued	Other	Ceased by Death & Maturity	Ceased by Lapse & Sur	Other			
		$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Soc	27,136,402	867,000	1,229,428	13,500		2,648,400	26,570,930	37,820,430	1
2	Associated Canadian Travellers	150,807	21,150	70,865	711	3,748	4,459	233,904	785,686	2
3	Canadian Foresters Life Ins. Soc	80,476,670	8,912,124	1,219,277	571,242	9,473,306	4,510,576	76,052,947	176,605,037	3
4	Canadian Slovak Benefit Soc	1,660,703	28,000	53,550	33,500	37,000		1,671,753	2,068,612	4
5	Canadian Slovak League	2,145,650	58,000	49,334	48,000	30,000	3,540	2,171,444	3,078,778	5
6	Canadian Woodmen of the World	5,907,724	224,000	568,331	166,387	75,589	1,125	6,456,954	6,770,315	6
7	Civil Service Mutual Benefit Soc	15,659,677		2,053	242,228	95,445	12,733	15,311,324	15,311,324	7
8	Commercial Travellers' Assoc. of Cda	12,461,839	976,100	306,790	218,715	663,840		12,862,174	22,469,330	8
9	Croatian Catholic Union of USA	954,146	12,000	41,885	17,250	89,750	26,796	874,235	1,012,561	9
10	Croatian Fraternal Union of Am.	15,028,170	1,713,000	33,266	182,591	1,086,722	37,600	15,467,523	19,038,026	10
11	Electrical Worker's Benefit Assoc.	28,710,000	628,000	1,414,000	392,000	698,000	1,118,000	28,544,000	60,140,000	11
12	First Catholic Slovak Ladies of USA	442,652	49,000		9,500	1,000		481,152	643,152	12
13	First Catholic Slovak Union of USA & Cda	2,020,728	177,322	2,700	32,500	23,000	28,683	2,116,567	3,937,831	13
14	Funeral Society of Ontario	9,996,721	5,134,467	1,413,579	1,549,440			14,995,327	14,995,327	14
15	Grand Orange Lodge of British Am.	19,593,034	1,197,791	706,006	392,624	648,879	230,175	20,225,153	25,254,115	15
16	Hungarian Reformed Federation of Am.	1,254,034	52,000	10,000	11,844	21,750	10,216	1,272,224	1,289,224	16
17	Independent Order of Foresters	739,097,110	102,208,159	56,931,849	1,520,699	83,015,214	45,201,313	768,499,892	1,935,893,496	17
18	Knights of Columbus	157,035,727	54,916,616	1,915,723	823,575	15,268,754	4,529,213	193,246,524	775,839,204	18
19	Lutheran Life Ins. Soc. of Cda.	139,940,523	23,323,711	3,212,827	350,003	7,569,040	3,741,150	154,816,868	383,719,155	19
20	Metro. Tor. Police Widows' & Orphans'	97,640,884	2,614,680	18,237,000	354,000	994,181	919,777	116,224,606	116,224,606	20
21	National Fraternal Soc. of Deaf	912,573	2,000	14,578	4,441	2,078	19,873	902,760	1,861,068	21
22	North Am. Benefit Assoc.	46,402,089	330,000	166,614	45,256	7,935,226	888,220	38,030,001	38,822,637	22
23	Ont. Sec. School Teachers' Frat. Soc	231,303,000	50,859,000	4,700,000	309,000	6,354,000	2,339,000	277,860,000	277,860,000	23
24	Order of Italo-Canadians	444,213	23,000	1,700	13,814	9,807	1,001	444,291	568,676	24
25	Royal Arcanum	3,373,231	171,362	204,022	8,248	489,243	2,926	3,248,198	7,018,580	25
26	Serb National Federation	1,278,115	26,000	13,750	32,350	57,557		1,227,958	1,316,963	26
27	Sons of Norway								22,672,984	27
28	Sons of Scotland Benevolent Assoc.	8,763,000	240,000	442,000	243,000	198,000		9,004,000	16,880,000	28
29	Ukrainian Fraternal Assoc. (of Am.)	2,871,884	95,704	19,500	41,250	202,000	57,000	2,686,838	3,727,498	29
30	Ukrainian Fraternal Soc. of Cda.	1,924,081	36,000	5,000	44,750	12,000	5,000	1,903,331	5,439,000	30
31	Ukrainian Mut. Ben. Assoc., St. Nicholas	952,576	102,000	27,818	72,611	8,159	4,000	997,624	4,848,784	31
32	Ukrainian National Aid Assoc. of Am.	4,327,000	581,000	26,000	127,000	284,000	158,000	4,365,000	4,365,000	32
33	Ukrainian National Assoc.	7,798,935	379,500	225,323	159,363	508,413	28,000	7,707,982	11,218,510	33
34	Workers Benevolent Assoc. of Cda.	2,778,363	135,950	78,366	107,850	19,100	56,387	2,809,342	6,891,931	34
35	Workmen's Circle	64,627		379	1,915	1,288	195	61,608	142,410	35
	Totals — 1983	1,670,506,888	256,094,636	93,343,513	8,141,157	135,876,089	66,583,357	1,809,344,434	4,030,090,715	
	Totals — 1982	2,000,726,585	257,617,445	126,570,159	8,209,609	213,707,974	135,864,407	2,027,132,199	4,100,251,795	

TABLE VI. FRATERNAL SOCIETIES — EXHIBIT OF CERTIFICATES (OTHER THAN LIFE INSURANCE & ANNUITY FUNDS) IN ONTARIO, 1983

	Name of Society	Number at End of 1982	Number New Issued	Other Additions	Terminated by Death	Terminated by Lapse	Terminated by Maturity	Other Deductions	Number at End of 1983	
1	Actra Fraternal Benefit Soc.	2,297	3	122	1	.....	.....	227	2,194	1
2	Associated Canadian Travellers	2,108	112	72	22	14	.....	.....	2,256	2
3	Canadian Foresters Life Ins. Soc.	221	.....	1	1	.....	.....	19	202	3
4	Croatian Catholic Union of USA	44	.....	.....	.....	.....	.....	1	43	4
5	Croatian Fraternal Union of Am.	1,067	.....	.....	30	49	.....	.....	988	5
6	Independent Order of Foresters	5,410	660	.....	.....	888	.....	.....	5,182	6
7	Lutheran Life Ins. Soc. of Cda.	543	50	– 1	1	38	.....	2	551	7
8	National Fraternal Soc. of Deaf	89	.....	.....	1	.....	9	.....	79	8
9	Ont. Sec. School Teachers' Sick Ben. Soc.	5,888	75	12	15	210	105	91	5,554	9
10	Order of Italo-Canadians	63	1	.....	1	.....	1	.....	62	10
11	Serb National Federation	111	.....	.....	2	.....	3	4	102	11
12	Ukrainian Fraternal Assoc. (of Am.)	135	.....	.....	.....	.....	.....	.....	135	12
13	Ukrainian Mut. Ben. Assoc., St. Nicholas	68	.....	.....	.....	.....	.....	.....	68	13
14	Ukrainian National Assoc.	795	29	4	.....	38	.....	12	778	14
15	United Commercial Travelers of Am.	2,111	94	2	44	126	.....	.....	2,037	15
16	Workers Benevolent Assoc. of Cda.	227	.....	325	9	12	2	4	525	16
17	Workmen's Circle	47	.....	.....	9	.....	.....	.....	38	17
	Totals	21,224	1,024	537	136	1,375	120	360	20,794	

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1983 ACCORDING TO CLASSES OF INSURANCE
PROPERTY

	Name of Company	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
1	Abstainers' Ins.	2,411	1,551	64.3	2,889	1,713	59.3	1
2	Advocate Gen. Ins. of Cda.	2,214	1,114	50.3	5,768	3,126	54.2	2
3	Aetna Casualty & Surety	1,432	*-331*	.....	3,715	*-274*	.....	3
4	Aetna Casualty of Cda.	9,531	4,284	44.9	22,906	11,906	52.0	4
5	Aetna Ins.	12	121	1,008.3	15	265	1,766.7	5
6	Affiliated F M Ins.	2,710	13,856	511.3	8,976	17,723	197.4	6
7	Albion Ins. of Cda.	760	668	87.9	4,246	2,208	52.0	7
8	Allendale Mutual Ins.	4,178	1,110	26.6	16,601	9,636	58.0	8
9	Allianz Ins.	1,233	529	42.9	1,611	1,065	66.1	9
10	Allstate Ins.	.....	.....	.....	.....	.....	.....	10
11	Allstate Ins. of Cda.	29,227	14,005	47.9	74,750	38,461	51.5	11
12	Alpina Ins. Ltd.	.....	.....	.....	.....	.....	.....	12
13	American Bankers Ins. of Fla.	1,390	788	56.6	2,738	949	34.6	13
14	American Home Assurance	26,433	9,714	36.7	77,381	57,732	74.6	14
15	American National Fire Ins.	.....	.....	.....	.....	.....	.....	15
16	American Road Ins.	41	96	234.1	174	143	82.2	16
17	Anglo Canada Gen. Ins.	4,239	1,550	36.6	4,430	1,626	36.7	17
18	Argonaut Ins.	.....	.....	.....	.....	.....	.....	18
19	Arkwright-Boston Manuf. Mutual	3,508	1,793	51.1	8,226	2,739	33.3	19
20	Assitalia - Le Assicurazioni d'Italia S.p.A.	279	172	61.6	7,265	6,791	93.5	20
21	Balboa Ins.	6	6	100.0	811	403	49.7	21
22	Baloise Ins. Ltd.	.....	1	.....	37	43	116.2	22
23	Boiler Inspection & Ins. of Cda.	11	7	63.6	49	38	77.6	23
24	British Aviation Ins. Ltd.	.....	.....	.....	.....	.....	.....	24
25	Buffalo Ins.	5	34	680.0	14	150	1,071.4	25
26	CAA Ins. (Ont.)	61	15	24.6	61	15	24.6	26
27	Calvert Ins.	.....	.....	.....	.....	.....	.....	27
28	Canada Accident & Fire Assurance	1,269	767	60.4	6,903	3,466	50.2	28
29	Canada Security Assurance	.....	.....	.....	.....	.....	.....	29
30	Canadian Commerce Ins.	119	46	38.6	238	135	56.7	30
31	Canadian Gen. Ins.	7,590	4,220	55.5	17,233	8,376	48.6	31
32	Canadian Great Lakes Cas. & Sur. Ltd.	896	1,588	177.2	1,051	1,719	163.5	32
33	Canadian Home Assurance	3,471	8,957	258.0	40,267	26,716	66.3	33
34	Canadian Indemnity	10,047	5,323	52.9	38,079	21,852	57.3	34
35	Canadian Millers' Mutual Fire Ins.	917	169	18.4	917	169	18.4	35
36	Canadian Provincial Ins.	1,131	591	52.2	11,521	6,785	58.8	36
37	Canadian Surety	10,291	4,990	48.4	24,034	11,454	47.6	37
38	Canadian Universal Ins. Ltd.	3,221	2,609	80.9	12,371	10,111	81.7	38

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1983 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Name of Company	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
39	Casualty of Cda.	5,467	2,729	49.9	9,167	4,494	49.0	39
40	Centennial Ins.	9			9			40
41	Century Ins. of Cda.	2	1	50.0	8,468	4,024	47.5	41
42	Chateau Ins.	3,938	1,412	35.8	7,922	2,278	28.7	42
43	Chrysler Ins.							43
44	Chubb Ins. of Cda.	21,443	12,621	58.8	49,158	28,099	57.1	44
45	Citadel Gen. Assurance	2,412	1,315	54.5	4,930	2,476	50.2	45
46	Commerce & Industry Ins. of Cda.		3,791			12,449		46
47	Commerce Group Ins.	31	8	25.8	41,851	17,021	40.6	47
48	Commercial Union Assurance of Cda.	39,028	18,592	47.6	96,678	50,754	52.5	48
49	Commercial Union Assurance plc							49
50	Commonwealth Ins.	7,740	6,109	78.9	69,037	49,658	71.9	50
51	Constitution Ins. of Cda.	5,114	2,952	57.7	11,007	6,457	58.6	51
52	Continental Ins.	19,414	13,197	67.9	39,813	27,063	67.9	52
53	Continental Ins. of Cda.	711	239	33.6	26,013	14,966	57.5	53
54	Contingency Ins. Ltd.	2,187	1,075	49.1	8,643	5,047	58.3	54
55	Co-operators Gen. Ins.	45,858	24,877	54.2	118,373	83,707	70.7	55
56	Cornhill Ins. of Cda.	1,280	1,025	80.0	13,557	7,370	54.3	56
57	Coronation Ins. Ltd.	443	310	69.9	761	1,114	146.3	57
58	Cumis Gen. Ins.	2,619	1,349	51.5	14,925	7,374	49.4	58
59	Cumis Ins. Soc., Inc.							59
60	Dominion Ins.	3,314	1,728	52.1	11,748	8,074	68.7	60
61	Dominion of Cda. Gen. Ins.	25,921	12,358	47.6	54,020	27,224	50.3	61
62	Eagle Star Ins. Ltd.	68			68	−19		62
63	Eaton Bay Ins.	3,492	1,155	33.0	7,235	2,556	35.3	63
64	Ecclesiastical Ins. Office Public Ltd.	3,746	1,471	39.2	7,127	3,219	45.1	64
65	Economical Mutual Ins.	53,692	27,138	50.5	73,315	37,970	51.7	65
66	Elite Ins.	5,347	4,092	76.5	41,599	31,379	75.4	66
67	Emmco Ins.	6	13	216.6	4	98	2,450.0	67
68	Employers Ins. of Wausau, A Mutual Co.	3,511	1,006	28.6	5,498	1,996	36.3	68
69	English & American Ins. Ltd.	44	201	456.8	65	34	52.3	69
70	Ennia Ins. (U.K.) Ltd.	173	33	19.0	306	149	48.6	70
71	Federal Ins.	60	1	1.6	70	1	1.4	71
72	Federated Mutual Ins.	3,233	2,155	66.6	10,001	5,262	52.6	72
73	Federation Ins. of Cda.	5,435	2,520	46.3	24,247	12,414	51.1	73
74	Fidelity Ins. of Cda.	2,791	1,113	39.8	10,619	5,171	48.7	74
75	Fire Ins. of Cda.							75
76	Fireman's Fund Ins.	599	257	42.9	2,909	1,518	52.1	76

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1983 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Name of Company	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
77	Fireman's Fund Ins. of Cda	28,270	12,961	45.8	66,635	37,229	55.9	77
78	First National Ins. of Am.	.....	.....	.....	.....	.....	.....	78
79	Foremost Ins., Grand Rapids, MI	.....	.....	.....	.....	.....	.....	79
80	Foresters Indemnity	1,248	584	46.7	2,243	2,104	93.8	80
81	Gan Incendie Accidents	1,104	483	43.7	6,461	3,269	50.6	81
82	General Accident Assurance of Cda	33,211	16,782	50.5	87,812	48,582	55.3	82
83	General Ins. of Am.	1,577	461	29.2	3,326	1,041	31.3	83
84	Gerling Global Gen. Ins.	9,808	4,045	41.2	30,867	19,959	64.6	84
85	Gibraltar Gen. Ins.	14,089	8,207	58.2	21,424	14,480	67.5	85
86	Gold Circle Ins.	2,248	1,193	53.0	4,254	2,341	55.0	86
87	Gore Mutual Ins.	15,499	8,945	57.7	22,962	13,677	59.5	87
88	Grain Ins. & Guarantee	883	299	33.8	9,542	5,447	57.0	88
89	Great American Ins.	.....	10	.....	.....	26	.....	89
90	Great Eastern Ins.	.....	*2*	.....	.....	*–24*	.....	90
91	Guarantee of North American	5,484	2,572	46.9	10,118	4,251	42.0	91
92	Guardian Ins. of Cda.	17,249	8,045	46.6	65,597	34,132	52.0	92
93	Halifax Ins.	14,537	7,905	54.3	42,468	26,281	61.8	93
94	Hanover Ins.	709	1,518	214.1	1,005	1,704	169.5	94
95	Hartford Fire Ins.	16,186	9,114	56.3	20,628	11,414	55.3	95
96	Herald Ins.	8,628	3,387	39.2	13,514	6,304	46.6	96
97	Highland Ins.	.....	.....	.....	*5*	.....	.....	97
98	Home Ins.	13,643	6,633	48.6	24,010	14,384	59.9	98
99	INA Ins. of Cda.	13,510	6,775	50.1	28,971	16,213	55.9	99
100	Insurance of North Am.	2,215	*32*	.....	5,400	1,360	25.1	100
101	Insurance of Ireland Ltd.	6,837	4,050	59.2	12,503	8,937	71.4	101
102	Jevco Ins.	1	*– 95*	.....	*14*	*– 170*	.....	102
103	John Deere Ins. of Cda.	744	265	35.6	4,149	1,998	48.1	103
104	Kansa Gen. Ins.	5,675	3,904	68.7	18,045	13,849	76.7	104
105	Laurentian Shield Ins.	617	500	81.0	666	233	34.9	105
106	Liberty Mutual Fire Ins.	6,412	3,151	49.1	13,799	7,099	51.4	106
107	Liberty Mutual Ins.	609	238	39.0	984	641	65.1	107
108	Lloyd's	26,906	10,815	40.2	125,285	56,240	44.9	108
109	London & Midland Gen. Ins.	4,654	1,578	33.9	14,811	6,680	45.1	109
110	London Assurance	249	.....	.....	505	.....	.....	110
111	Loyalist Ins.	475	114	24.0	475	114	24.0	111
112	Lumbermens Mutual Casualty	5,145	2,686	52.2	7,538	3,593	47.7	112
113	Lumbermen's Underwriting Alliance	2,762	261	9.4	11,208	6,660	59.4	113
114	Maplex Gen. Ins.	2,099	1,551	73.8	2,325	1,713	73.7	114

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1983 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Name of Company	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
115	Marine Indemnity Ins. of Am.	1	−5	.....	1	−5	.....	115
116	Maritime Ins. Ltd.	118	26	22.0	544	261	48.0	116
117	Markel Ins. of Cda.	2,195	1,885	85.8	4,647	5,879	126.5	117
118	Maryland Casualty	.....	22	.....	.....	13	.....	118
119	Midland Ins.	35	16	45.7	433	97	22.4	119
120	Missisquoi & Rouville Ins.	−3	.....	.....	10,652	3,863	36.3	120
121	Mortgage Ins. of Cda	.....	.....	.....	.....	.....	.....	121
122	Motors Ins.	1	.....	.....	7	.....	.....	122
123	Mutual of Ottawa-Church Ins.	22	1	4.5	210	15	7.1	123
124	National Employers Mutual Gen. Ins.	217	161	74.2	1,051	664	63.1	124
125	New Hampshire Ins.	4,435	4,747	107.0	21,429	20,576	96.0	125
126	New India Assurance Ltd.	264	81	30.7	269	81	30.1	126
127	New Rotterdam Ins.	2,182	1,075	49.3	3,314	1,420	42.8	127
128	New Zealand Ins. Ltd.	103	−112	.....	289	−8	.....	128
129	Niagara Fire Ins.	655	296	45.2	694	312	45.0	129
130	Norman Ins. Ltd.	12	.....	.....	4,711	2,699	57.3	130
131	North American Co. for Prop. & Cas. Ins.	.....	.....	.....	.....	.....	.....	131
132	North Canadian Ins.	.....	.....	.....	.....	.....	.....	132
133	Northern Frontier Gen. Ins.	3,824	2,232	58.3	3,824	2,232	58.3	133
134	Northumberland Gen. Ins.	8,193	3,692	45.0	28,883	25,402	87.9	134
135	North Waterloo Farmers Mutual Ins.	9,031	4,906	54.3	9,031	4,906	54.3	135
136	Norwich Union Fire Ins. Soc. Ltd.	.....	.....	.....	.....	−97	.....	136
137	Nova Scotia Gen. Ins.	1,781	1,009	56.6	4,431	2,398	54.1	137
138	Old Republic Ins.	110	36	32.7	216	146	67.5	138
139	Omaha Indemnity	.....	−32	.....	1	−28	.....	139
140	Ontario Mutual Gen. Ins.	.....	.....	.....	.....	.....	.....	140
141	Orion Ins., Ltd.	728	269	36.9	778	269	34.5	141
142	Otter Dorchester Ins. Ltd.	5,615	3,694	65.7	5,615	3,694	65.7	142
143	Pacific Employers Ins.	2,986	1,582	52.9	6,523	2,748	42.1	143
144	Pafco Ins. Ltd.	673	783	116.3	665	791	118.9	144
145	Pearl Assurance Pub. Ltd. Co.	.....	.....	.....	.....	−227	.....	145
146	Personal Ins. of Cda.	2,450	826	33.7	5,046	2,795	55.3	146
147	Perth Ins.	861	1,370	159.1	861	1,370	159.1	147
148	Philadelphia Manuf. Mutual Ins.	951	51	5.3	1,674	66	3.9	148
149	Phoenix Assurance Ltd.	115	−88	.....	156	−66	.....	149
150	Phoenix Assurance of Cda.	13,856	5,815	41.9	27,453	11,078	40.3	150
151	Pilot Ins.	28,302	16,257	57.4	28,302	16,257	57.4	151
152	Portage la Prairie Mutual Ins.	924	391	42.3	16,953	9,253	54.5	152

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1983 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Name of Company	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
153	Premier Ins.	...	347	...	...	347	...	153
154	Protection Mutual Ins.	2,622	488	18.6	11,574	8,466	73.1	154
155	Providence Washington Ins.	240	21	8.7	1,299	809	62.2	155
156	Provident Assurance	160	20	12.5	39,856	19,526	48.9	156
157	Prudential Assurance Ltd. (of England)	13,987	6,872	49.1	66,957	32,214	48.1	157
158	QBE Ins. Ltd.	...	...	...	...	...	...	158
159	Quebec Assurance	42	-1	...	14,540	5,872	40.3	159
160	Reliance Ins.	4,134	3,150	76.1	5,486	5,398	98.3	160
161	Royal Exchange Assurance of Am. Inc.	538	289	53.7	987	520	52.6	161
162	Royal Ins. of Cda.	58,415	24,857	42.5	129,731	60,823	46.8	162
163	Safeco Ins. of Am.	14,157	7,453	52.6	33,484	20,350	60.7	163
164	St. Paul Fire & Marine Ins.	16,951	6,610	38.9	46,608	29,337	62.9	164
165	Scottish Dominion Ins. Ltd.	205	135	65.8	205	134	65.3	165
166	Scottish & York Ins. Ltd.	7,530	5,815	77.2	14,054	11,348	80.7	166
167	Seaboard Surety	...	...	...	...	...	...	167
168	Security Ins. of Hartford	12	27	225.0	627	163	25.9	168
169	Security National Ins.	1,130	149	13.1	5,143	2,428	47.2	169
170	Sentry Ins. A Mutual Co.	731	346	47.3	3,883	1,458	37.5	170
171	Simcoe & Erie Gen. Ins.	11,488	5,323	46.3	35,878	23,664	65.9	171
172	Sovereign Gen. Ins.	2,746	2,649	96.4	8,784	7,139	81.2	172
173	Stanstead & Sherbrooke Ins.	364	15	4.1	3,573	1,228	34.3	173
174	State Farm Fire & Casualty	34,562	15,826	45.7	39,030	17,331	44.4	174
175	Stonewall Ins.	...	...	...	...	...	...	175
176	Sun Alliance Ins.	13,172	6,794	51.6	34,792	16,887	48.5	176
177	Switzerland Gen. Ins. Ltd.	...	...	...	6	12	200.0	177
178	Symons Gen. Ins.	6,461	2,582	40.0	16,671	9,474	56.8	178
179	Tokio Marine & Fire Ins. Ltd.	591	83	14.0	1,569	261	16.6	179
180	Toro Assicurazioni S.p.A.	230	42	18.3	1,194	977	81.8	180
181	Toronto Gen. Ins.	6,210	3,453	55.6	14,099	6,854	48.6	181
182	Traders Gen. Ins.	3,450	1,918	55.6	7,833	3,805	48.6	182
183	Trafalgar Ins. Pub. Ltd. Co.	489	210	42.9	492	208	42.3	183
184	Transit Ins.	732	277	37.8	1,370	895	65.3	184
185	Transport Indemnity	...	...	...	...	...	...	185
186	Transport Ins.	54	97	179.6	253	467	184.6	186
187	Travelers Indemnity	921	90	9.8	2,709	962	35.5	187
188	Travelers Indemnity of Cda.	20,202	8,249	40.8	56,593	27,574	48.7	188
189	Unifund Assurance	1,026	325	31.7	5,556	2,503	45.0	189
190	Unigard Mutual Ins.	...	...	...	...	3	...	190

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1983 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Name of Company	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
191	United Canada Ins.	1,438	830	57.7	3,461	2,331	67.4	191
192	United Provinces Ins.	35	15	42.8	15,982	8,845	55.3	192
193	United States Fidelity & Guaranty	10,343	7,399	71.5	14,410	10,747	74.6	193
194	United States Fire Ins.	2,623	1,527	58.2	5,072	2,373	46.8	194
195	Unity Fire & Gen. Ins.	.....	.....	.....	.....	.....	.....	195
196	Upper Canada Ins.	1,081	714	66.0	1,081	714	66.0	196
197	Utica Mutual Ins.	1,911	539	28.2	4,115	2,679	65.1	197
198	Victoria Ins. of Cda.	806	289	35.8	3,130	4,369	139.6	198
199	Waterloo Ins.	13,593	7,382	54.3	13,593	7,382	54.3	199
200	Wawanesa Mutual Ins.	18,790	10,013	53.3	102,645	62,439	60.8	200
201	Western Gen. Mutual Ins.	9,870	6,548	66.3	9,870	6,548	66.3	201
202	Yasuda Fire & Marine Ins.	552	186	33.7	1,970	1,458	74.0	202
203	York Fire & Cas. Ins.	1,599	433	27.0	1,599	433	27.0	203
204	Zurich Ins.	24,414	13,212	54.1	56,549	33,291	58.9	204
	RECIPROCALS							
205	Canners Exch. Subs. at Warren Inter-Ins. Bureau	265	750	283.0	265	750	283.0	205
206	Lumbermen's Underwriting Alliance	2,762	273	9.8	11,208	4,783	42.6	206
207	Retail Lumbermen's Inter-Ins. Exch.	6	.....	.....	6	.....	.....	207
208	Warner Reciprocal Insurers	−6	.....	.....	−6	.....	.....	208
	Totals — 1983	1,065,315	561,698	52.7	2,882,390	1,667,832	57.8	
	Totals — 1982	1,004,491	646,869	64.3	2,785,381	1,849,359	66.3	
	Totals — 1981	883,537	611,111	69.1	2,570,536	1,799,262	69.2	
	Totals — 1980	776,981	504,343	64.9	2,105,572	1,458,832	69.2	
	Totals — 1979	627,901	457,819	72.9	1,980,363	1,220,061	61.6	

TABLE VII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASS OF INSURANCE
PROPERTY (cont'd).

Name of Company	Ontario		
FARMERS' MUTUALS	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%
Algoma	421,344	181,039	43.0
Amherst Island	23,432	1,958	8.4
Ayr Farmers'	803,119	295,965	36.9
Bay of Quinte Agric.	1,963,194	589,209	30.0
Bertie & Clinton	980,640	610,138	62.2
Blanshard	316,692	108,435	34.2
Brant	461,063	247,578	53.7
Carodoc Delaware	234,179	77,540	33.1
Cayuga	558,095	393,769	70.6
Culross	240,592	97,434	40.5
Downie	569,415	497,461	87.4
Dufferin	1,218,970	617,297	50.6
Dumfries	594,034	254,683	42.9
East Williams	409,378	132,575	32.4
Ekfrid	321,016	161,344	50.3
Elma	886,325	610,083	68.8
Erie	632,293	598,868	94.7
Farmers'	5,435,301	3,985,708	73.3
Formosa	2,134,107	896,724	42.0
Germania Farmers'	563,400	322,793	57.3
Glengarry Farmers'	1,625,680	1,467,534	90.3
Grenville Patron	2,030,946	770,329	37.9
Grey & Bruce	470,181	269,661	57.4
Halwell	1,705,758	878,380	51.5
Hamilton Township Farmers'	2,913,760	1,583,669	54.5
Hay Township Farmers'	1,133,868	535,944	47.3
Howard	902,727	481,389	53.3
Howick	1,465,280	725,476	49.5
Kent & Essex	1,997,945	1,165,261	58.3
Lambton	2,279,793	3,424,134	150.2
Lanark	5,257,132	3,602,727	68.5
Lennox & Addington	977,270	545,664	55.8
Lobo	195,545	53,420	27.3
London Township	513,060	139,085	27.1
McGillivray	422,468	192,236	45.5
McKillop	456,437	104,381	22.9
Norfolk	722,804	384,471	53.2
North Blenheim Farmers'	641,470	229,359	35.8
North Kent	669,028	303,369	45.3
Oxford	1,307,754	919,899	70.3
Peel	2,044,968	1,053,357	51.5
Peel & Maryborough	1,392,318	471,214	33.8
Prescott	1,300,600	1,017,118	78.2
South Easthope Farmers'	1,255,893	1,125,518	89.6
Townsend Farmers'	290,270	188,651	65.0
Usborne & Hibbert	1,059,805	1,028,166	97.0
Wabisa	664,661	226,691	34.1
West Elgin	987,726	643,958	65.2
West Wawanosh	1,131,248	896,667	79.3
Westminster	272,204	89,211	32.8
Yarmouth	246,363	102,718	41.7
Totals for 1983	57,101,551	35,300,258	61.8
Totals for 1982	49,972,345	29,328,292	58.7
Totals for 1981	44,522,446	26,901,926	60.4
Totals for 1980	39,540,429	22,436,101	56.7
Totals for 1979	35,156,790	21,733,526	61.8

TABLE VII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (concl'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
RECAPITULATION						
Insurance Companies	1,065,315	561,698	52.7	2,882,390	1,667,832	57.8
Farmers' Mutuals	57,102	35,300	61.8	57,102	35,300	61.8
Totals for 1983	1,122,417	596,998	53.1	2,939,492	1,703,132	57.9
Totals for 1982	1,054,463	676,197	64.1	2,835,353	1,878,687	66.2
Totals for 1981	928,059	638,013	68.7	2,615,058	1,826,164	69.8
Totals for 1980	816,521	526,779	64.5	1,145,113	1,481,268	69.0
Totals for 1979	663,058	479,552	72.3	2,015,519	1,241,795	61.6

TABLE VIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
HAIL

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Aetna Ins.	.....	.....	.....	4,577	4,602	100.5
American National Fire Ins.	.....	.....	.....	162	225	138.9
Anglo Canada Gen. Ins.	1,276	1,952	153.0	1,276	1,952	153.0
Chateau Ins.	.....	.....	.....	.....	.....	.....
Continental Ins.	832	1,919	230.6	7,461	10,476	140.4
Coronation Ins. Ltd.	.....	.....	.....	.....	.....	.....
Dominion Ins.	.....	.....	.....	.....	.....	.....
Federation Ins. of Cda.	427	607	142.1	427	607	142.1
Gibraltar Gen. Ins.	73	145	198.6	73	145	198.6
Great American Ins.	.....	.....	.....	4,001	4,030	100.7
Great Eastern Ins.	.....	.....	.....	.....	.....	.....
Hanover Ins.	.....	.....	.....	.....	.....	.....
Hartford Fire Ins.	.....	.....	.....	.....	.....	.....
INA Ins. of Cda.	.....	.....	.....	.....	.....	.....
Insurance of North Am.	.....	.....	.....	.....	.....	.....
New Rotterdam Ins.	.....	.....	.....	3,862	3,942	102.1
Niagara Fire Ins.	805	2,203	273.6	2,702	2,318	85.7
Otter Dorchester Ins. Ltd.	1,069	1,955	182.9	1,069	1,955	182.9
Reliance Ins.	.....	.....	.....	.....	.....	.....
Royal Ins. of Cda.	.....	.....	.....	3,359	3,016	89.8
St. Paul Fire & Marine Ins.	.....	.....	.....	.....	.....	.....
Scottish & York Ins. Ltd.	.....	.....	.....	3,361	3,123	92.9
Simcoe & Erie Gen. Ins.	703	1,019	145.0	3,580	3,414	95.4
Travelers Indemnity	.....	.....	.....	.....	.....	.....
York Fire & Cas. Ins.	.....	.....	.....	.....	.....	.....
Totals — 1983	5,185	9,800	192.7	35,910	39,805	110.8
Totals — 1982	3,202	14,600	455.9	24,638	31,923	129.5
Totals — 1981	3,375	1,493	53.1	26,692	19,857	74.3
Totals — 1980	2,898	1,373	47.3	16,480	8,291	50.3
Totals — 1979	3,513	12,085	344.0	18,075	23,088	127.7

TABLE VIII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
HAIL (cont'd.)

Name of Company	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMER'S MUTUAL	$	$	%
Norfolk Mutual	199,819	304,446	152.4
Townsend Farmers'	3,704	578	15.6
West Elgin Mutual	60,676	20,935	34.5
Totals for 1983	264,199	325,959	123.4
Totals for 1982	75,559	369,811	489.4
Totals for 1981	91,356	25,646	28.1
Totals for 1980	65,529	55,818	89.3
Totals for 1979	82,923	19,163	23.1

TABLE VIII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
HAIL (concl'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$000	$000	%	$000	$000	%
Insurance Companies	5,185	9,800	192.7	35,910	39,805	110.8
Farmers' Mutuals	264	326	123.4	264	326	123.4
Totals for 1983	5,449	10,126	185.8	36,174	40,131	110.9
Totals for 1982	3,278	14,970	456.6	24,714	32,293	130.6
Totals for 1981	3,466	1,519	43.7	26,783	19,882	74.2
Totals for 1980	2,960	1,429	48.2	16,543	8,347	50.4
Totals for 1979	3,596	12,105	336.6	18,158	23,107	127.2

TABLE IX. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Ins.	9,056	1,636	18.0	10,963	1,698	15.4
Advocate Gen. Ins. of Cda.	6,237	3,478	55.7	9,002	5,362	59.5
Aetna Casualty & Surety	886	262	29.5	1,679	429	25.5
Aetna Casualty of Cda.	14,769	14,453	97.8	21,772	18,984	87.1
Aetna Ins.		18			40	
Affiliated F M Ins.						
Albion Ins. of Cda.	3,101	2,352	75.8	5,884	3,518	59.7
Allstate Ins.	3	−55		9	−54	
Allstate Ins. of Cda.	81,656	65,454	80.1	175,820	122,145	69.4
Alpina Ins. Ltd.						
American Bankers Ins. of Fla.	−32	69		−32	69	
American Home Assurance	1,825	953	52.2	7,821	4,470	57.1
American Mutual Liability Ins.	20	−51		28	−49	
American National Fire Ins.						
American Re-Ins.						
American Road Ins.	582	252	43.3	1,973	820	41.5
Anglo Canada Gen. Ins.	2,353	1,728	73.4	2,353	1,729	73.4
Balboa Ins.						
Bay City Gen. Ins.						
Buffalo Ins.	13,955	11,325	81.1	13,955	11,325	81.1
CAA Ins.						
Calvert Ins.						
Canada Accident & Fire Assurance	2,389	3,060	128.0	8,336	6,583	78.9
Canada Security Assurance					−5	
Canadian Commerce Ins.	716	304	42.4	1,143	529	46.2
Canadian Gen. Ins.	16,441	14,341	87.2	37,577	27,639	73.5
Canadian Great Lakes Cas. & Sur. Ltd.						
Canadian Home Assurance	5,322	6,921	130.0	57,757	35,860	62.0
Canadian Indemnity	12,519	11,225	89.6	30,278	22,271	73.5
Canadian Millers' Mutual Fire Ins.						
Canadian Provincial Ins.	3,797	3,651	96.1	14,248	10,919	76.6
Canadian Surety	11,437	9,271	81.0	23,619	16,864	71.4
Canadian Universal Ins. Ltd.	10,756	8,663	80.5	21,048	14,367	68.2
Casualty of Cda.	8,749	7,734	88.4	12,541	9,886	78.8
Centennial Ins.						
Central Mutual Ins.		−4			3	
Century Ins. of Cda.				1,041	479	46.0
Chateau Ins.	920	1,239	134.6	1,475	2,013	136.4
Chrysler Ins.	407	443	108.8	967	950	98.2
Chubb Ins. of Cda.	2,086	929	44.3	10,912	5,036	46.1
Citadel Gen. Assurance	5,108	4,090	80.0	5,728	4,528	79.0
Coachman Ins.	3,415	3,208	93.9	3,415	3,208	93.9
Commerce & Industry Ins. of Cda.		39			78	
Commerce Group Ins.				91,693	47,090	51.3
Commercial Union Assurance of Cda.	67,921	66,351	97.6	114,389	97,381	85.1
Commonwealth Ins.	3	−1		10	41	410.0
Constitution Ins. of Cda.	23,373	21,490	91.9	28,047	24,115	85.9
Continental Casualty						
Continental Ins.	16,836	14,367	85.3	28,908	21,154	73.1
Continental Ins. of Cda.	630	340	101.5	10,368	6,469	62.3

TABLE IX. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Contingency Ins. Ltd.	3,978	2,378	59.7	11,000	6,733	61.2
Co-operators Gen. Ins.	186,923	146,038	78.1	302,197	221,206	73.2
Cornhill Ins. of Cda.	3,832	3,815	99.5	23,694	14,712	62.0
Coronation Ins. Ltd.	1,181	1,050	88.9	1,181	1,050	88.9
Cumis Gen. Ins.	20	12	60.0	38	16	42.1
Cumis Ins. Soc., Inc.	. . .	. . .	. . .	. . .	. . .	. . .
Dominion Ins.	6,599	1,845	27.9	8,624	2,653	30.7
Dominion of Cda. Gen. Ins.	44,616	40,384	90.5	67,597	54,299	80.3
Eagle Star Ins. Ltd.	. . .	. . .	. . .	. . .	*−9*	. . .
Eaton Bay Ins.	8,216	5,482	66.7	12,974	7,764	59.8
Ecclesiastical Ins. Office Public Ltd.	20	. . .	. . .	28	. . .	. . .
Economical Mutual Ins.	71,785	67,654	94.2	97,462	89,198	91.5
Elite Ins.	. . .	9	. . .	. . .	9	. . .
Emmco Ins.	*−8*	6	. . .	*−14*	10	. . .
Employers Ins. of Wausau, A Mutual Co.	25,500	22,368	87.7	33,904	27,646	81.5
English & American Ins. Ltd.	39	. . .	. . .	939	396	42.1
Federal Ins.	. . .	. . .	. . .	*−66*	6	. . .
Federated Mutual Ins.	6,585	5,620	85.3	14,226	11,304	79.4
Federation Ins. of Cda.	9,725	7,339	75.4	26,191	17,120	65.3
Fidelity Ins. of Cda.	4,853	4,303	88.6	14,578	10,757	73.7
Fire Ins. of Cda.	. . .	. . .	. . .	. . .	. . .	. . .
Fireman's Fund Ins.	. . .	*−244*	. . .	. . .	*−403*	. . .
Fireman's Fund Ins. of Cda.	53,561	55,167	103.0	93,689	80,535	85.9
First National Ins. of Am.	4,348	3,962	91.1	7,093	6,535	92.1
Foremost Ins., Grand Rapids, MI	. . .	. . .	. . .	. . .	. . .	. . .
Gan Incendie Accidents	1,991	1,166	58.5	8,420	5,032	59.7
General Accident Assurance of Cda.	74,325	62,873	84.5	122,815	95,943	78.1
General Ins. of Am.	1,582	757	47.8	2,206	1,310	59.3
General Security of Cda.	. . .	. . .	. . .	. . .	. . .	. . .
Gerling Global Gen. Ins.	*−83*	127	. . .	*−83*	126	. . .
Gibraltar Gen. Ins.	10,803	8,691	80.4	16,371	12,993	79.3
Gold Circle Ins.	9,844	7,868	79.9	16,047	12,039	75.0
Gore Mutual Ins.	30,558	28,869	94.4	35,586	32,369	90.9
Great American Ins.	. . .	*−1*	. . .	. . .	*−1*	. . .
Great Eastern Ins.	. . .	*−11*	. . .	. . .	*−33*	. . .
Guarantee of North America	22,105	17,269	78.1	28,282	21,028	74.3
Guardian Ins. of Cda.	26,320	26,829	101.9	75,333	60,689	80.5
Halifax Ins.	25,687	21,923	85.3	47,601	34,780	73.0
Hanover Ins.	221	15	6.7	221	15	6.7
Hartford Fire Ins.	20,479	13,516	66.0	20,801	13,505	64.9
Herald Ins.	1,879	1,959	105.6	2,647	2,393	90.4
Highlands Ins.	*−8*	*−6*	. . .	*−8*	*−6*	. . .
Home Ins.	61,368	50,348	82.0	96,601	73,198	75.8
Ideal Mutual Ins.	164	117	71.3	195	212	108.7
INA Ins. of Cda.	8,941	5,454	61.0	12,295	7,565	61.5
Insurance of North Am.	53	43	81.1	65	*−9*	. . .
Insurance of Ireland Ltd.	2,524	2,631	104.2	3,157	3,122	98.9
Jevco Ins.	961	554	57.6	4,909	2,405	49.0
John Deere Ins. of Cda.	*−10*	36	. . .	*−24*	115	. . .
Kansa Gen. Ins.	*−51*	269	. . .	*−127*	236	. . .
Laurentian Shield Ins.	1,781	1,934	108.6	1,857	1,804	97.1
Liberty Mutual Fire Ins.	29,201	28,437	97.4	48,811	40,034	82.0

TABLE IX. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Liberty Mutual Ins.	1,451	2,031	140.0	2,325	2,671	114.9
Lloyd's	14,020	9,340	66.6	75,035	47,419	63.2
London & Midland Gen. Ins.	2,517	1,389	55.2	4,580	2,367	51.7
London Assurance						
London-Canada Ins.						
Loyalist Ins.	1,249	749	60.0	1,249	749	60.0
Lumbermens Mutual Casualty	7,936	10,397	131.0	8,395	10,590	126.1
Maplex Gen. Ins.	1,981	1,636	82.6	2,262	1,698	75.1
Markel Ins. of Cda.	9,635	9,249	96.0	17,001	15,769	92.8
Maryland Casualty		1			157	
Midland Ins.				5	2	40.0
Missisquoi & Rouville Ins.	12,306	7,162	58.2	31,763	18,778	59.1
Motors Ins.	1,190	849	71.3	4,380	2,549	58.2
National Employers Mutual Gen. Ins.	30	84	280.0	1,631	1,249	76.6
Nationwide Mutual Ins.						
New Hampshire Ins.	136	17	12.5	220	45	20.5
New India Assurance Ltd.						
New Rotterdam Ins.	3,981	2,340	58.8	4,902	2,776	56.6
New Zealand Ins. Ltd.						
Niagara Fire Ins.				–2		
Norman Ins. Ltd.				5,633	3,778	67.1
North American Co. for Prop. & Cas. Ins.						
Northern Frontier Gen. Ins.	4,452	4,370	98.2	4,452	4,370	98.2
Northumberland Gen. Ins.	2,007	547	27.3	18,803	9,697	51.6
Norwich Union Fire Ins. Society Ltd.		117			55	
Nova Scotia Gen. Ins.	3,198	3,300	103.2	9,719	7,102	73.1
Old Republic Ins.	76			128	750	585.9
Omaha Indemnity					29	
Ontario Mutual Gen. Ins.						
Orion Ins., Ltd.	226	569	251.8	226	569	251.8
Otter Dorchester Ins. Ltd.	2,311	1,366	59.1	2,311	1,366	59.1
Pacific Employers Ins.	1,481	740	50.0	2,065	1,657	80.2
Pafco Ins. Ltd.	8,303	7,806	94.0	8,303	7,806	94.0
Pearl Assurance Pub. Ltd. Co.						
Personal Ins. of Cda.	8,445	5,416	64.1	15,729	11,065	70.3
Perth Ins.	1,279	4,527	353.9	1,279	4,539	354.9
Philadelphia Manuf. Mutual Ins.						
Phoenix Assurance Ltd.						
Phoenix Assurance of Cda.	26,109	21,047	80.6	42,809	30,368	70.9
Pilot Ins.	93,562	63,693	68.1	93,562	63,693	68.1
Portage la Prairie Mutual Ins.	1,681	1,386	82.5	7,335	5,442	74.2
Premier Ins.		335			335	
Progressive Casualty Ins.	2,638	1,435	54.4	2,638	1,435	54.4
Provident Assurance	298	142	47.7	40,532	27,516	67.9
Prudential Assurance Ltd. (of England)	19,530	14,694	75.2	98,733	61,446	62.2
QBE Ins. Ltd.					–4	
Quebec Assurance	8,331	4,343	52.1	9,483	4,974	52.5
Reliance Ins.	3,592	5,437	151.4	3,609	5,466	151.5
Royal Ins. of Cda.	116,567	108,598	93.2	184,804	151,068	81.7
Safeco Ins. of Am.	45,756	28,066	61.3	60,670	35,679	58.8

TABLE IX. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
St. Paul Fire & Marine Ins.	2,439	1,962	80.4	3,278	2,407	73.4
Scottish & York Ins. Ltd.	28,026	22,032	78.6	45,604	34,206	75.0
Security Ins. of Hartford	. . .	. . .	. . .	. . .	. . .	. . .
Security National Ins.	1,064	338	31.8	7,489	3,334	44.5
Sentry Ins. A Mutual Co.	32	17	53.1	32	108	337.5
Simcoe & Erie Gen. Ins.	11,007	9,666	87.8	19,852	15,266	76.9
Sovereign Gen. Ins.	7,146	6,061	84.8	18,318	13,165	71.9
Stanstead & Sherbrooke Ins.	557	470	84.4	2,987	2,160	72.3
State Farm Fire and Casualty Co.	22	. . .	. . .	23	. . .	. . .
State Farm Mutual Automobile Ins.	120,290	83,108	69.1	136,499	92,116	67.5
Sun Alliance Ins.	14,649	11,663	79.6	27,544	20,245	73.4
Switzerland Gen. Ins. Ltd.	. . .	. . .	. . .	. . .	. . .	. . .
Symons Gen. Ins.	2,733	1,514	55.4	4,199	2,338	55.7
Tokio Marine & Fire Ins. Ltd.	188	61	32.4	202	64	31.7
Toronto Gen. Ins.	13,451	11,734	87.2	30,745	22,615	73.6
Traders Gen. Ins.	7,474	6,519	87.2	17,081	12,565	73.6
Trafalgar Ins. Pub. Ltd.	2,286	1,520	66.5	2,288	1,525	66.7
Transamerica Ins.	. . .	. . .	. . .	. . .	. . .	. . .
Transit Ins.	2,891	1,404	48.6	5,406	3,400	62.9
Transport Indemn.	– 5	243	. . .	– 5	243	. . .
Transport Ins.	1,270	2,242	176.5	4,856	5,039	103.8
Travelers Indemnity	308	737	239.3	631	1,476	233.9
Travelers Indemnity of Cda.	40,642	32,535	80.1	86,209	61,485	71.3
Unifund Assurance	3,939	3,136	79.6	15,117	10,236	67.7
Unigard Mutual Ins.	. . .	. . .	. . .	. . .	11	. . .
United Canada Ins.	5,352	4,661	87.1	13,117	10,003	76.3
United Provinces Ins.	87	66	75.9	36,152	18,032	49.9
United States Fidelity & Guaranty	15,603	17,087	109.5	19,633	20,141	102.6
United States Fire Ins.	403	528	131.0	568	642	113.0
Unity Fire & Gen. Ins.	. . .	. . .	. . .	. . .	. . .	. . .
Upper Canada Ins.	. . .	. . .	. . .	. . .	. . .	. . .
Utica Mutual Ins.	409	337	82.4	453	357	78.8
Victoria Ins. of Cda.	397	119	30.0	2,388	1,363	57.1
Waterloo Ins.	14,923	12,990	87.0	14,927	12,991	87.0
Wawanesa Mutual Ins.	42,139	47,040	111.6	138,020	111,689	80.9
York Fire & Cas. Ins.	3,132	3,714	118.6	3,132	3,714	118.6
Zurich Ins.	66,959	64,131	95.8	98,864	86,921	87.9
RECIPROCALS						
Truck Insurance Exchange	. . .	. . .	. . .	. . .	. . .	. . .
Totals — 1983	1,905,731	1,599,204	83.9	3,536,218	2,617,222	74.0
Totals — 1982	1,769,055	1,424,372	80.5	3,417,452	2,482,831	72.6
Totals — 1981	1,502,059	1,270,032	84.5	2,912,036	2,436,706	83.6
Totals — 1980	1,305,670	1,042,599	79.8	2,452,461	1,991,741	81.2
Totals — 1979	1,196,901	912,693	76.2	2,239,432	1,695,740	75.7

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUAL	$	$	%
Algoma	198,179	185,843	93.8
Ayr Farmers'	324,596	157,554	48.5
Bay of Quinte Agric	201,129	64,233	31.9
Bertie & Clinton	141,982	46,695	32.9
Blanshard	79,238	22,594	28.5
Cayuga	177,005	78,204	44.2
Dufferin	309,927	294,981	95.2
Dumfries	150,802	77,955	51.7
Elma	482,556	391,890	81.2
Erie	245,103	120,689	49.2
Farmers'	3,043,296	1,907,635	62.7
Formosa	96,728	52,815	54.6
Grenville Patron	224,110	107,497	48.0
Hamilton Township Farmers'	561,124	286,457	51.1
Hay Township Farmers'	434,660	304,792	70.1
Howard	244,170	117,194	48.0
Lambton	607,894	314,289	51.7
Lanark	938,173	501,823	53.5
London Township	92,998	59,607	64.1
McGillivray	55,702	32,309	58.0
McKillop	41,655	5,805	13.9
Norfolk	105,376	42,199	40.0
North Blenheim Farmers'	137,701	110,590	80.3
North Kent	213,656	70,351	32.9
Oxford	411,651	283,322	68.8
Peel	398,868	148,400	37.2
Peel & Maryborough	398,414	250,003	62.7
Prescott	213,952	159,641	74.6
South Easthope Farmers'	267,460	209,497	78.3
Townsend Farmers'	91,536	33,419	36.5
Wabisa	246,661	178,733	72.5
West Elgin	257,515	286,582	111.3
West Wawanosh	303,090	190,430	62.8
Westminster	78,423	93,200	118.8
Totals for 1983	11,775,330	7,187,228	61.0
Totals for 1982	10,009,182	5,031,787	50.3
Totals for 1981	6,156,796	3,159,273	51.3
Totals for 1980	2,149,735	887,490	41.3
Totals for 1979	718,652	254,234	35.4

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (concl'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$000	$000	%	$000	$000	%
Insurance Companies	1,905,731	1,599,204	83.9	3,536,218	2,617,222	74.0
Farmers' Mutuals	11,775	7,187	61.0	11,775	7,187	61.0
Totals — 1983	1,917,506	1,606,391	83.8	3,547,993	2,624,409	74.0
Totals — 1982	1,779,064	1,429,404	80.3	3,427,461	2,487,863	72.5
Totals — 1981	1,508,216	1,273,191	84.4	2,918,193	2,439,865	83.6
Totals — 1980	1,307,820	1,043,486	79.7	2,454,610	1,992,628	81.1
Totals — 1979	1,197,620	912,947	76.2	2,240,151	1,696,458	75.7

TABLE IX(A). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — LIABILITY

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Ins.	4,049	877	21.7	4,800	833	17.3
Advocate Gen. Ins. of Cda.	2,880	1,259	43.7	3,980	1,695	42.5
Aetna Casualty & Surety	758	181	23.8	1,442	258	17.8
Aetna Casualty of Cda.	7,451	9,713	130.3	10,430	11,798	113.1
Aetna Ins.	.....	6	.....	.....	27	.....
Affiliated F M Ins.	.....	.....	.....	.....	.....	.....
Albion Ins. of Cda.	1,674	1,221	72.9	2,938	1,689	57.4
Allstate Ins.	2	−22	.....	4	−21	.....
Allstate Ins. of Cda.	44,265	40,454	91.3	85,450	67,812	79.3
Alpina Ins. Ltd.	.....	.....	.....	.....	.....	.....
American Bankers Ins. of Fla.	−31	86	.....	−31	86	.....
American Home Assurance	1,364	522	38.2	5,845	2,183	37.3
American Mutual Liability Ins.	14	−53	.....	18	−51	.....
American National Fire Ins.	.....	.....	.....	.....	.....	.....
American Re-Ins.	.....	.....	.....	.....	.....	.....
American Road Ins.	.....	.....	.....	.....	.....	.....
Anglo Canada Gen. Ins.	1,213	816	67.2	1,213	816	67.2
Balboa Ins.	.....	.....	.....	.....	.....	.....
Bay City Gen. Ins.	.....	.....	.....	.....	.....	.....
Buffalo Ins.	.....	.....	.....	.....	.....	.....
CAA Ins.	7,453	7,147	94.7	7,453	7,147	95.8
Calvert Ins.	.....	.....	.....	.....	.....	.....
Canada Accident & Fire Assurance	1,241	2,002	161.1	3,921	3,779	96.3
Canada Security Assurance	.....	.....	.....	.....	−5	.....
Canadian Commerce Ins.	322	143	44.4	491	234	47.6
Canadian Gen. Ins.	8,333	9,314	111.8	17,915	15,839	88.4
Canadian Great Lakes Cas. & Sur. Ltd.	.....	.....	.....	.....	.....	.....
Canadian Home Assurance	2,836	4,502	158.7	27,005	17,918	66.3
Canadian Indemnity	6,888	7,746	112.4	16,097	14,070	87.4
Canadian Millers' Mutual Fire Ins.	.....	.....	.....	.....	.....	.....
Canadian Provincial Ins.	1,940	2,216	114.2	6,335	5,278	83.3
Canadian Surety	5,548	5,776	104.1	10,891	9,830	90.2
Canadian Universal Ins. Ltd.	5,504	4,148	75.3	10,064	5,199	51.6
Casualty of Cda.	4,645	5,160	110.8	6,568	6,034	91.8
Centennial Ins.	.....	.....	.....	.....	.....	.....
Central Mutual Ins.	.....	−3	.....	.....	3	.....
Century Ins. of Cda.	.....	.....	.....	453	227	50.1
Chateau Ins.	477	1,160	243.1	560	1,727	308.3
Chrysler Ins.	.....	.....	.....	.....	.....	.....
Chubb Ins. of Cda.	975	393	40.3	5,020	2,260	45.0
Citadel Gen. Assurance	2,795	2,295	82.1	3,114	2,435	78.1
Coachman Ins.	2,351	2,263	96.2	2,351	2,263	96.2
Commerce & Industry Ins. of Cda.	.....	1	.....	.....	10	.....
Commerce Group Ins.	.....	.....	.....	41,867	20,195	48.2
Commercial Union Assurance of Cda.	34,961	42,396	121.2	56,998	58,493	102.6
Commonwealth Ins.	3	−1	.....	10	41	410.0
Constitution Ins. of Cda.	13,084	14,876	113.7	15,277	16,164	105.8
Continental Casualty	.....	.....	.....	.....	.....	.....
Continental Ins.	9,406	8,844	94.0	15,642	11,955	76.4
Continental Ins. of Cda.	398	263	66.0	4,127	2,424	58.7

TABLE IX(A). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — LIABILITY (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Contingency Ins. Ltd.	2,084	1,144	54.8	4,906	2,769	56.4
Co-operators General Ins.	97,148	95,614	98.4	154,814	134,797	87.1
Cornhill Ins. of Cda.	1,960	2,260	115.3	10,206	6,960	68.2
Coronation Ins. Ltd.	570	446	78.2	570	446	78.2
Cumis Gen. Ins.	13	9	69.2	23	13	56.5
Cumis Ins. Soc., Inc.						
Dominion Ins.	3,272	1,423	43.5	4,198	1,651	39.3
Dominion of Cda. Gen. Ins.	24,286	25,835	106.4	35,046	32,089	91.6
Eagle Star Ins. Ltd.					1	
Eaton Bay Ins.	4,042	2,861	70.8	5,982	3,570	59.7
Ecclesiastical Ins. Office Public Ltd.	20			28		
Economical Mutual Ins.	36,340	44,686	123.0	48,244	56,119	116.3
Elite Ins.		9			9	
Emmco Ins.						
Employers Ins. of Wausau, A Mutual Co.	14,072	13,255	94.2	18,303	15,722	85.9
English & American Ins. Ltd.	22			405	71	17.5
Federal Ins.				−56	6	
Federated Mutual Ins.	3,307	2,905	87.8	6,416	5,513	85.9
Federation Ins. of Cda.	4,782	4,424	92.5	11,741	9,270	79.0
Fidelity Ins. of Cda.	2,415	2,365	97.9	6,557	5,492	83.8
Fire Ins. of Cda.						
Fireman's Fund Ins.		−212			−339	
Fireman's Fund Ins. of Cda.	26,665	37,002	138.8	43,665	49,030	112.3
First National Ins. of Am.	2,334	2,241	96.0	3,671	3,747	102.1
Foremost Ins., Grand Rapids, MI						
Gan Incendie Accidents	1,044	550	52.7	3,593	1,938	53.9
General Accident Assurance of Cda.	44,194	40,473	91.6	65,727	55,954	85.1
General Ins. of Am.	868	351	40.4	1,172	638	54.4
General Security of Cda.						
Gerling Global Gen. Ins.	−83	181		−83	180	
Gibraltar Gen. Ins.	5,687	4,715	82.9	8,180	6,381	78.0
Gold Circle Ins.	5,270	5,077	96.3	8,332	7,040	84.5
Gore Mutual Ins.	15,369	19,190	124.9	17,701	21,103	119.2
Great American Ins.		−1			−1	
Great Eastern Ins.		−6			−12	
Guarantee of North America	11,053	11,242	101.7	13,667	12,875	94.2
Guardian Ins. of Cda.	13,634	17,771	130.3	35,925	35,101	97.7
Halifax Ins.	12,653	13,172		23,076	20,122	87.2
Hanover Ins.	107	3	2.8	107	3	2.8
Hartford Fire Ins.	10,770	7,259	67.4	10,972	7,258	66.2
Herald Ins.	895	1,397	156.1	1,226	1,588	129.5
Highlands Ins.	−8	−6		−8	−6	
Home Ins.	29,013	29,790	102.7	43,460	40,807	93.9
Ideal Mutual Ins.	164	117	71.3	195	212	108.7
INA Ins. of Cda.	5,006	3,071	61.3	6,719	4,014	59.7
Insurance of North Am.	34	−49		48	−77	
Insurance of Ireland Ltd.	1,265	1,832	144.8	1,538	2,001	130.1
Jevco Ins.	709	477	67.3	3,620	2,070	57.2
John Deere Ins. of Cda.	−5	11		−11	37	
Kansa Gen. Ins.						
Laurentian Shield Ins.	908	1,232	135.7	946	1,082	114.4
Liberty Mutual Fire Ins.	15,493	14,905	96.2	24,505	19,973	81.5

TABLE IX(A). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — LIABILITY (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Liberty Mutual Ins.	944	1,514	160.4	1,508	1,952	129.4
Lloyd's	6,952	4,539	65.3	33,066	22,029	66.6
London & Midland Gen. Ins.	1,282	496	38.7	2,458	886	36.0
London Assurance	.	.	.	.	.	.
London-Canada	.	.	.	.	.	.
Loyalist Ins.	590	414	70.2	590	414	70.2
Lumbermens Mutual Casualty	4,281	7,471	174.5	4,662	7,629	163.6
Maplex Gen. Ins.	888	877	98.8	1,005	833	82.9
Markel Ins. of Cda.	4,898	5,246	107.1	8,878	9,709	109.4
Maryland Casualty	.	1	.	.	156	.
Midland Ins.	.	.	.	5	2	40.0
Missisquoi & Rouville Ins.	5,167	3,914	75.7	14,311	9,140	63.9
Motors Ins.	.	.	.	.	.	.
National Employers Mutual Gen. Ins.	13	82	630.8	678	565	83.3
Nationwide Mutal Ins.	.	.	.	.	.	.
New Hampshire Ins.	136	17	12.5	218	24	11.0
New India Assurance Ltd.	.	.	.	.	.	.
New Rotterdam Ins.	2,087	1,102	52.8	2,512	1,259	50.1
New Zealand Ins. Ltd.	.	.	.	.	.	.
Niagara Fire Ins.	.	.	.	–1	.	.
Norman Ins. Ltd.	.	.	.	2,635	1,934	73.4
North American Co. for Prop. & Cas. Ins.	.	.	.	.	.	.
Northern Frontier Gen. Ins.	2,108	2,642	125.3	2,108	2,642	125.3
Northumberland Gen. Ins.	1,357	2,130	157.0	12,190	13,439	110.2
Norwich Union Fire Ins. Society Ltd	.	122	.	.	80	.
Nova Scotia Gen. Ins.	1,579	1,874	118.7	4,553	3,603	79.1
Old Republic Ins.	76	.	.	128	750	585.9
Omaha Indemnity	.	.	.	.	29	.
Ontario Mutual Gen. Ins.	.	.	.	.	.	.
Orion Ins., Ltd.	121	453	374.4	121	453	374.4
Otter Dorchester Ins. Ltd.	1,089	701	64.4	1,089	701	64.4
Pacific Employers Ins.	1,247	514	41.2	1,687	1,308	77.5
Pafco Ins. Ltd.	6,058	6,391	105.5	6,058	6,391	105.5
Pearl Assurance Pub. Ltd. Co.	.	.	.	.	.	.
Personal Ins. of Cda.	4,047	2,976	73.5	7,468	6,170	82.6
Perth Ins.	589	3,640	.	589	3,653	620.2
Philadelphia Manuf. Mutual Ins.	.	.	.	.	.	.
Phoenix Assurance Ltd.	.	.	.	.	.	.
Phoenix Assurance of Cda.	13,173	12,956	98.4	20,147	16,967	84.2
Pilot Ins.	46,027	37,323	81.1	46,027	37,323	81.1
Portage la Prairie Mutual Ins.	815	905	111.0	3,302	2,915	88.3
Premier Ins.	.	212	.	.	212	.
Progressive Casualty Ins.	1,666	958	57.5	1,666	958	57.5
Provident Assurance	160	36	22.5	18,918	8,395	44.4
Prudential Assurance Ltd. (of England)	9,797	8,713	88.9	42,647	30,059	70.5
QBE Ins. Ltd.	.	.	.	.	–4	.
Quebec Assurance	3,713	2,153	58.0	4,311	2,498	57.9
Reliance Ins.	1,861	3,648	196.0	1,871	3,663	195.8
Royal Ins. of Cda.	58,812	66,340	112.8	91,450	89,997	98.4
Safeco Ins. of Am.	22,800	14,999	65.8	29,568	18,006	60.9

TABLE IX(A). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — LIABILITY (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
St. Paul Fire & Marine Ins.	1,645	1,743	106.0	2,159	1,966	91.1
Scottish & York Ins. Ltd.	13,787	14,043	101.9	22,773	19,999	87.8
Security Ins. of Hartford	.....	.....	.....	.....	.....	.....
Security National Ins.	436	128	29.4	3,070	1,266	41.2
Sentry Ins. A Mutual Co.	28	8	28.6	28	99	353.6
Simcoe & Erie Gen. Ins.	6,044	6,264	103.6	9,742	8,582	88.1
Sovereign Gen. Ins.	3,687	3,302	89.6	9,167	6,258	68.3
Stanstead & Sherbrooke Ins.	265	257	97.0	1,267	989	78.1
State Farm Fire and Casualty Company	22	.....	.....	23	.....	.....
State Farm Mutual Automobile Ins.	63,298	45,387	71.7	71,041	49,410	69.6
Sun Alliance Ins.	7,286	6,452	88.6	13,203	10,474	79.3
Switzerland Gen. Ins. Ltd.	.....	.....	.....	.....	.....	.....
Symons Gen. Ins.	1,889	788	41.7	2,669	1,355	50.8
Tokio Marine & Fire Ins. Ltd.	97	33	34.0	103	34	33.0
Toronto Gen. Ins.	6,818	7,621	111.8	14,658	12,961	88.4
Traders Gen. Ins.	3,788	4,234	111.8	8,144	7,200	88.4
Trafalgar Ins. Pub. Ltd.	1,076	807	75.0	1,077	810	75.2
Transamerica Ins.	.....	.....	.....	.....	.....	.....
Transit Ins.	1,464	955	65.2	2,738	2,035	74.3
Transport Indemnity	–5	18	.....	–5	18	.....
Transport Ins.	1,059	1,382	130.5	3,770	2,018	53.5
Travelers Indemnity	203	613	302.0	446	1,223	274.2
Travelers Indemnity of Cda.	20,179	19,245	95.4	40,218	32,506	80.8
Unifund Assurance	1,881	1,778	94.5	7,299	5,173	70.9
Unigard Mutual Ins.	.....	.....	.....	.....	–3	.....
United Canada Ins.	2,702	2,655	98.3	6,663	4,847	72.7
United Provinces Ins.	43	40	93.0	15,499	7,270	46.9
United States Fidelity & Guaranty	8,122	11,019	135.7	10,053	12,373	123.1
United States Fire Ins.	215	344	160.0	303	418	138.0
Unity Fire & Gen. Ins.	.....	.....	.....	.....	.....	.....
Upper Canada Ins.	.....	.....	.....	.....	.....	.....
Utica Mutual Ins.	403	253	62.8	447	274	61.3
Victoria Ins. of Cda.	278	25	9.0	1,280	975	76.2
Waterloo Ins.	7,437	8,847	119.0	7,439	8,847	118.9
Wawanesa Mutual Ins.	21,564	31,728	147.1	67,719	66,617	98.4
York Fire & Cas. Ins.	1,643	2,303	140.2	1,643	2,303	140.2
Zurich Ins.	33,122	41,020	123.4	48,761	52,699	108.1
RECIPROCALS						
Truck Insurance Exchange	.....	.....	.....	.....	.....	.....
Totals — 1983	984,980	993,373	100.9	1,735,394	1,485,598	85.6
Totals — 1982	903,725	819,544	90.6	1,693,589	1,317,785	77.8
Totals — 1981	787,545	695,872	88.3	1,458,643	1,183,279	81.1
Totals — 1980	715,398	539,737	75.4	1,286,962	942,687	73.2
Totals — 1979	672,519	490,575	72.9	1,203,435	858,345	71.3

TABLE IX(A). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — LIABILITY (concl'd.)

Name of Company	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	88,435	151,459	171.3
Ayr Farmers'	159,599	81,583	51.1
Bay of Quinte Agric	94,256	9,112	9.7
Bertie & Clinton	72,856	25,114	34.5
Blanshard	35,306	5,885	16.7
Cayuga	88,131	55,863	63.4
Dufferin	143,840	163,808	113.9
Dumfries	77,837	23,912	30.7
Elma	225,058	298,462	132.6
Erie	168,414	44,654	26.5
Farmers'	1,410,283	922,224	65.4
Formosa	42,034		
Grenville Patron	104,155	24,852	23.9
Hamilton Township Farmers'	272,573	142,455	52.3
Hay Township Farmers'	198,894	150,230	75.5
Howard	113,604	56,439	49.7
Lambton	273,645	195,583	71.5
Lanark	414,673	186,945	45.1
London Township	45,288	36,164	79.9
M. Gillivray	24,065	11,696	48.6
McKillop	19,242	262	1.4
Norfolk	48,050	9,796	20.4
North Blenheim Farmers'	68,894	64,581	93.7
North Kent	96,769	30,007	31.0
Oxford	192,371	161,033	83.7
Peel	193,128	79,280	41.1
Peel & Maryborough	183,926	126,668	68.9
Prescott	100,129	48,739	48.7
South Easthope Farmers'	119,066	96,262	80.8
Townsend Farmers'	41,866	3,747	8.9
Wabisa	119,880	43,202	36.0
West Elgin	119,602	97,519	81.5
West Wawanosh	145,392	104,894	72.1
Westminster	36,470	76,407	209.5
Totals for 1983	5,537,731	3,528,837	63.7
Totals for 1982	4,632,900	2,055,877	44.4
Totals for 1981	2,981,567	1,180,715	39.6
Totals for 1980	1,057,598	284,066	26.9
Totals for 1979	382,868	68,975	18.0

TABLE IX(B). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — PERSONAL ACCIDENT

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Ins.	884	142	16.0	1,009	136	134.7
Advocate Gen. Ins. of Cda.	333	248	74.4	395	272	68.8
Aetna Casualty & Surety	6	13	216.6	8	52	650.0
Aetna Casualty of Cda.	942	749	79.5	1,086	810	74.5
Aetna Ins.						
Affiliated F M Ins.						
Albion Ins. of Cda.	257	300	116.7	299	329	110.3
Allstate Ins.					1	
Allstate Ins. of Cda.	6,104	5,858	95.9	8,302	7,311	88.0
Alpina Ins. Ltd.						
American Bankers Ins. of Fla.						
American Home Assurance						
American Mutual Liability Ins.	1	–3		1	–3	
American National Fire Ins.						
American Re-Ins.						
American Road Ins.						
Anglo Canada Gen. Ins.	151	256	169.5	151	256	169.5
Balboa Ins.						
Bay City Gen. Ins.						
Buffalo Ins.						
CAA Ins.	924	800	86.5	924	800	86.5
Calvert Ins.						
Canada Accident & Fire Assurance	146	306	209.5	381	396	103.9
Canada Security Assurance						
Canadian Commerce Ins.	66	13	19.6	85	18	21.7
Canadian Gen. Ins.	910	841	92.4	1,453	1,080	74.3
Canadian Great Lakes Cas. & Sur. Ltd.						
Canadian Home Assurance	298	486	163.0	1,769	1,077	60.8
Canadian Indemnity	626	343	54.7	1,000	511	51.1
Canadian Millers' Mutual Fire Ins.						
Canadian Provincial Ins.	277	178	64.2	468	236	50.4
Canadian Surety	728	750	103.0	1,052	899	85.4
Canadian Universal Ins. Ltd.	571	716	125.3	762	717	94.0
Casualty of Cda.	545	419	76.8	628	446	71.0
Centennial Ins.						
Central Mutual Ins.		–1				
Century Ins. of Cda.				49	–6	
Chateau Ins.	31	–4		36	–17	
Chrysler Ins.						
Chubb Ins. of Cda.	137	89	64.9	288	97	33.6
Citadel Gen. Assurance	274	360	131.3	286	360	125.8
Coachman Ins.	267	332	124.3	267	332	124.3
Commerce & Industry Ins. of Cda.						
Commerce Group Ins.				1,975	801	40.5
Commercial Union Assurance of Cda.	4,229	4,754	112.4	5,546	5,147	92.8
Commonwealth Ins.						
Constitution Ins. of Cda.	1,700	1,531	90.0	1,955	1,623	83.0
Continental Casualty						
Continental Ins.	579	205	35.4	963	523	54.3
Continental Ins. of Cda.	25	7	28.0	254	168	66.1

TABLE IX(B). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Contingency Ins. Ltd.	15	60	400.0	109	78	71.5
Co-operators General Ins.	10,927	5,338	48.8	16,032	7,150	44.6
Cornhill Ins. of Cda.	276	237	85.8	677	268	39.5
Coronation Ins. Ltd.	85	167	196.7	85	167	196.4
Cumis Gen. Ins.						
Cumis Ins. Soc., Inc.				258	*74*	
Dominion Ins.	201	*116*		3,123	3,161	101.2
Dominion of Cda. Gen. Ins.	2,608	2,798	107.2			
Eagle Star Ins. Ltd.	572	377	65.9	679	377	55.5
Eaton Bay Ins.						
Ecclesiastical Ins. Office Public Ltd.	6,060	4,722	77.9	7,213	6,031	83.6
Economical Mutual Ins.						
Elite Ins.						
Emmco Ins.						
Employers Ins. of Wausau, A Mutual Co.	274	1,396	509.4	344	1,614	469.1
English & American Ins. Ltd.				19	2	10.5
Federal Ins.						
Federated Mutual Ins.	383	460	120.1	552	534	96.7
Federation Ins. of Cda.	649	352	54.2	965	532	55.1
Fidelity Ins. of Cda.	281	256	91.1	421	222	52.7
Fire Ins. of Cda.						
Fireman's Fund Ins.	3,364	3,766	111.9	4,317	4,359	100.9
Fireman's Fund Ins. of Cda.	265	186	70.1	351	233	66.3
First National Ins. of Am.						
Foremost Ins., Grand Rapids, MI	8	29	362.5	97	43	44.3
Gan Incendie Accidents	3,774	2,824	74.8	4,936	3,347	67.8
General Accident Assurance of Cda.	50	12	24.0	59	13	22.0
General Ins. of Am.						
General Security of Cda.		*18*			*18*	
Gerling Global Gen. Ins.	670	527	78.6	758	601	79.2
Gibraltar Gen. Ins.	530	164	30.9	691	161	23.3
Gold Circle Ins.	2,181	1,673	76.7	2,381	1,688	70.8
Gore Mutual Ins.						
Great American Ins.		5			*17*	
Great Eastern Ins.	1,892	1,075	56.8	1,992	1,136	57.0
Guarantee of North America	1,426	1,377	96.5	2,843	1,881	66.1
Guardian Ins. of Cda.	2,442	2,704	110.7	3,364	3,009	89.4
Halifax Ins.	20	2	10.0	20	2	10.0
Hanover Ins.	1,010	719	71.1	1,013	722	71.2
Hartford Fire Ins.	118	85	72.0	151	101	66.9
Herald Ins.						
Highlands Ins.	3,943	885	22.4	5,176	1,143	22.1
Home Ins.						
Ideal Mutual Ins.	29	106	365.5	47	127	270.2
INA Ins. of Cda.						
Insurance of North Am.				131	176	134.4
Insurance of Ireland Ltd.	110			148	66	44.6
Jevco Ins.	29	15	51.7			
John Deere Ins. of Cda.						
Kansa Gen. Ins.						
Laurentian Shield Ins.	117	84	71.8	123	87	70.7
Liberty Mutual Fire Ins.	1,563	4,786	306.2	2,003	5,147	257.0

TABLE IX(B). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Liberty Mutual Ins.	86	156	181.4	120	196	163.3
Lloyd's	808	524	64.9	2,161	1,030	47.7
London & Midland Gen. Ins.	151	199	131.8	213	317	148.8
London Assurance						
London-Canada Ins.						
Loyalist Ins.	83	–21		83	–21	
Lumbermens Mutual Casualty	677	992	146.5	730	992	135.9
Maplex Gen. Ins.	38	142	373.7	43	136	316.3
Markel Ins. of Cda.	161	932	578.9	258	919	356.2
Maryland Casualty						
Midland Ins.						
Missisquoi & Rouville Ins.	1,260	692	54.9	1,576	755	47.9
Motors Ins.						
National Employers Mutual Gen. Ins.	2	6	300.0	27	6	22.2
Nationwide Mutual Ins.						
New Hampshire Ins.				2	21	1,050.0
New India Assurance Ltd.						
New Rotterdam Ins.	15	59	393.3	21	68	323.8
New Zealand Ins. Ltd.						
Niagara Fire Ins.						
Norman Ins. Ltd.				136	80	58.8
North American Co. for Prop. & Cas. Ins.						
Northern Frontier Gen. Ins.	325	312	96.0	325	312	96.0
Northumberland Gen. Ins.	29			185		
Norwich Union Fire Ins. Society Ltd.		5			–5	
Nova Scotia Gen. Ins.	208	404	194.2	464	478	103.0
Old Republic Ins.						
Omaha Indemnity						
Ontario Mutual Gen. Ins.						
Orion Ins., Ltd.	19	40	210.5	19	40	210.5
Otter Dorchester Ins. Ltd.	199	75	37.7	199	75	37.7
Pacific Employers Ins.	8	27	337.5	9	28	311.1
Pafco Ins. Ltd.	405	428	105.7	405	428	105.7
Pearl Assurance Pub. Ltd. Co.						
Personal Ins. of Cda.	680	324	47.6	1,021	422	41.3
Perth Ins.	109	326	299.1	109	326	299.1
Philadelphia Manuf. Mutual Ins.						
Phoenix Assurance Ltd.						
Phoenix Assurance of Cda.	1,491	775	52.0	1,820	916	50.3
Pilot Ins.	7,189	3,709	51.6	7,189	3,709	51.6
Portage la Prairie Mutual Ins.	151	128	84.8	523	419	80.1
Premier Ins.		71			71	
Progressive Casualty Ins.						
Provident Assurance	11			31	8	25.8
Prudential Assurance Ltd. (of England)	1,054	889	84.3	2,915	1,605	55.1
QBE Ins. Ltd.						
Quebec Assurance	62	57	91.9	85	70	82.4
Reliance Ins.	227	143	63.0	227	143	63.0
Royal Ins. of Cda.	7,582	8,071	106.4	9,881	9,736	98.5
Safeco Ins. of Am.	3,149	1,554	49.3	3,622	1,707	47.1

TABLE IX(B). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
St. Paul Fire & Marine Ins.	170	-31		301	-27	
Scottish & York Ins. Ltd.	1,603	836	52.2	1,947	1,000	51.4
Security Ins. of Hartford				150		
Security National Ins.	21					
Sentry Ins. A. Mutual Co.						
Simcoe & Erie Gen. Ins.	67	229	341.8	186	274	147.3
Sovereign Gen. Ins.	459	511	111.3	792	672	122.7
Stanstead & Sherbrooke Ins.	40	45	112.5	89	48	53.9
State Farm Fire and Casualty Company						
State Farm Mutual Automobile Ins.	9,200	7,688	83.6	9,790	8,068	82.4
Sun Alliance Ins.	844	879	104.1	1,218	1,198	98.4
Switzerland Gen. Ins. Ltd.						
Symons Gen. Ins.	82	57	69.5	100	71	71.0
Tokio Marine & Fire Ins. Ltd.	6	1	16.7	6	1	16.7
Toronto Gen. Ins.	744	688	92.5	1,189	883	74.3
Traders Gen. Ins.	414	382	92.3	660	491	74.4
Trafalgar Ins. Pub. Ltd.	194	29	14.9	194	29	14.9
Transamerica Ins.						
Transit Ins.						
Transport Indemnity						
Transport Ins.				-1	7	
Travelers Indemnity		25				
Travelers Indemnity of Cda.	2,842	1,452	51.1	3,884	1,811	46.6
Unifund Assurance	121	494	408.3	459	790	172.1
Unigard Mutual Ins.					14	
United Canada Ins.	155	141	91.0	337	262	77.7
United Provinces Ins.	3			506	198	39.1
United States Fidelity & Guaranty	896	1,119	124.9	985	1,242	126.1
United States Fire Ins.	20	14	70.0	26	18	69.2
Unity Fire & Gen. Ins.						
Upper Canada Ins.						
Utica Mutual Ins.	1	2	200.0	1	2	200.0
Victoria Ins. of Cda.	7	25	357.1	46	25	54.3
Waterloo Ins.	1,172	833	71.1	1,172	833	71.1
Wawanesa Mutual Ins.	3,100	3,361	108.4	7,292	4,786	65.6
York Fire & Cas. Ins.	199	457	229.6	199	457	229.6
Zurich Ins.	4,613	4,438	96.2	5,366	4,733	88.2
RECIPROCALS						
Truck Insurance Exchange						
Totals — 1983	120,035	101,415	84.5	163,763	121,314	74.1
Totals — 1982	117,160	862,268	73.6	156,520	101,812	65.0
Totals — 1981	108,679	77,268	71.0	144,849	94,575	65.2
Totals — 1980	89,736	60,217	67.1	123,015	76,042	61.8
Totals — 1979	73,618	55,483	75.3	103,603	67,134	64.7

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (concl'd.)

Name of Company	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	19,115	5,656	29.6
Ayr Farmers'	26,411	6,632	25.1
Bay of Quinte Agric	20,684	511	2.5
Bertie & Clinton	11,752		
Blanshard	8,116	3,036	37.4
Cayuga	14,580	4,523	31.0
Dufferin	33,149	30,308	91.4
Dumfries	11,096	5,839	52.6
Elma	49,991	2,471	4.9
Erie	21,223	2,414	11.4
Farmers'	315,375	143,018	45.3
Formosa	10,127		
Grenville Patron	20,939	12,216	58.3
Hamilton Township Farmers'	63,262	4,577	7.2
Hay Township Farmers'	38,372	*10,264*	
Howard	20,692	2,094	10.1
Lambton	58,692	*9,615*	
Lanark	82,705	30,564	37.0
London Township	9,061	946	10.4
McGillivray	5,342	13,792	258.2
McKillop	4,299		
Norfolk	11,224	4,667	41.6
North Blenheim Farmers'	14,136	1,592	11.3
North Kent	20,175	926	4.6
Oxford	40,058	1,485	3.7
Peel	37,000	6,631	17.9
Peel & Maryborough	41,392	5,169	12.5
Prescott	20,736	38,184	184.1
South Easthope Farmers'	28,141	219	.8
Townsend Farmers'	7,778	11,643	149.7
Wabisa	24,009	36,786	153.2
West Elgin	26,765	24,207	90.4
West Wawanosh	30,919	13,289	43.0
Westminster	7,630	477	6.3
Totals for 1983	1,154,946	393,993	34.1
Totals for 1982	988,447	362,201	36.6
Totals for 1981	630,490	387,823	61.5
Totals for 1980	192,471	82,769	43.0
Totals for 1979	50,794	18,972	37.2

TABLE IX(C). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — OTHER

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Ins.	4,123	617	14.9	5,154	729	14.1
Advocate Gen. Ins. of Cda.	3,024	1,971	65.1	4,627	3,395	73.3
Aetna Casualty & Surety	122	68	55.7	229	119	51.9
Aetna Casualty of Cda.	6,376	3,991	62.5	10,256	6,376	62.1
Aetna Ins.	.....	12	.....	.....	13	.....
Affiliated F M Ins.	.....	.....	.....	.....	.....	.....
Albion Ins. of Cda.	1,170	831	71.0	2,647	1,500	56.6
Allstate Ins.	1	*–33*	.....	5	*–34*	.....
Allstate Ins. of Cda.	31,287	19,142	61.1	82,068	47,022	57.3
Alpina Ins. Ltd.	.....	.....	.....	.....	.....	.....
American Bankers Ins. of Fla.	*–1*	*–17*	.....	*–1*	*–17*	.....
American Home Assurance	461	431	93.4	1,976	2,287	115.7
American Mutual Liability Ins.	5	5	100.0	9	5	55.9
American National Fire Ins.	.....	.....	.....	.....	.....	.....
American Re-Ins.	.....	.....	.....	.....	.....	.....
American Road Ins.	582	252	43.0	1,973	820	41.5
Anglo Canada Gen. Ins.	989	657	66.4	989	657	66.4
Balboa Ins.	.....	.....	.....	.....	.....	.....
Bay City Gen. Ins.	.....	.....	.....	.....	.....	.....
Buffalo Ins.	.....	.....	.....	.....	.....	.....
CAA Ins.	5,578	3,378	60.5	5,578	3,378	60.5
Calvert Ins.	.....	.....	.....	.....	.....	.....
Canada Accident & Fire Assurance	1,002	752	75.0	4,034	2,408	59.6
Canada Security Assurance	.....	.....	.....	.....	.....	.....
Canadian Commerce Ins.	328	148	45.1	567	277	48.8
Canadian Gen. Ins.	7,198	4,186	58.1	18,209	10,720	58.8
Canadian Great Lakes Cas. & Sur. Ltd.	.....	.....	.....	.....	.....	.....
Canadian Home Assurance	2,188	1,933	88.3	28,983	16,865	58.1
Canadian Indemnity	5,005	3,136	62.6	13,181	7,690	58.3
Canadian Millers' Mutual Fire Ins.	.....	.....	.....	.....	.....	.....
Canadian Provincial Ins.	1,580	1,257	79.5	7,445	5,405	72.6
Canadian Surety	5,161	2,745	53.1	11,676	6,135	52.5
Canadian Universal Ins. Ltd.	4,681	3,799	81.1	10,222	8,451	82.6
Casualty of Cda.	3,539	2,155	60.5	5,345	3,406	63.7
Centennial Ins.	.....	.....	.....	.....	.....	.....
Central Mutual Ins.	.....	.....	.....	.....	.....	.....
Century Ins. of Cda.	.....	.....	.....	539	258	47.8
Chateau Ins.	412	83	20.1	879	303	34.4
Chrysler Ins.	407	443	108.8	967	950	98.2
Chubb Ins. of Cda.	974	447	45.8	5,604	2,679	47.8
Citadel Gen. Assurance	2,039	1,435	70.3	2,328	1,733	74.4
Coachman Ins.	797	613	76.9	797	613	76.9
Commerce & Industry Ins. of Cda.	.....	38	.....	.....	68	.....
Commerce Group Ins	.....	.....	.....	47,851	26,094	54.5
Commercial Union Assurance of Cda.	28,731	19,201	66.8	51,845	33,741	65.0
Commonwealth Ins.	.....	.....	.....	.....	.....	.....
Constitution Ins. of Cda.	8,589	5,083	59.1	10,815	6,328	58.5
Continental Casualty	.....	.....	.....	.....	.....	.....
Continental Ins.	6,851	5,318	77.6	12,303	8,676	70.5
Continental Ins. of Cda.	207	70	33.8	5,987	3,877	64.7

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Contingency Ins. Ltd.	1,879	1,174	62.4	5,985	3,886	64.9
Co-operators General Ins.	78,848	45,086	57.1	131,351	79,259	60.3
Cornhill Ins. of Cda.	1,596	1,318	82.5	12,811	7,484	58.4
Coronation Ins. Ltd.	526	437	83.0	526	437	83.0
Cumis Gen. Ins.	7	3	42.8	15	3	20.0
Cumis Ins. Soc., Inc.						
Dominion Ins.	3,126	538	17.2	4,168	1,076	25.8
Dominion of Cda. Gen. Ins.	17,722	11,751	66.3	29,428	19,049	64.3
Eagle Star Ins. Ltd.					*–10*	
Eaton Bay Ins.	3,602	2,244	62.3	6,313	3,817	60.4
Ecclesiastical Ins. Office Public Ltd.						
Economical Mutual Ins.	29,385	18,246	62.0	42,005	27,048	64.3
Elite Ins.						
Emmco Ins.	*–8*	6		*–14*	10	
Employers Ins. of Wausau, A Mutual Co.	11,154	7,717	69.1	15,257	10,310	67.5
English & American Ins. Ltd.	17			515	323	62.7
Federal Ins.				*–10*		
Federated Mutual Ins.	2,895	2,255	77.8	7,258	5,257	72.4
Federation Ins. of Cda.	4,294	2,563	59.6	13,485	7,318	54.2
Fidelity Ins. of Cda.	2,157	1,682	77.9	7,600	5,043	66.3
Fire Ins. of Cda.						
Fireman's Fund Ins.		*–32*			*64*	
Fireman's Fund Ins. of Cda.	23,532	14,399	61.1	45,707	27,146	59.3
First National Ins. of Am.	1,749	1,535	87.7	3,071	2,555	83.2
Foremost Ins., Grand Rapids, MI						
Gan Incendie Accidents	939	587	62.5	4,730	3,051	64.5
General Accident Assurance of Cda.	26,357	19,576	74.2	52,152	36,642	70.2
General Ins. of Am.	664	394	59.3	975	659	67.5
General Security of Cda.						
Gerling Global Gen. Ins.		*–36*			*–36*	
Gibraltar Gen. Ins.	4,446	3,449	77.5	7,433	6,011	80.8
Gold Circle Ins.	4,044	2,627	64.9	7,024	4,838	68.8
Gore Mutual Ins.	13,008	8,006	61.5	15,504	9,578	61.7
Great American Ins.						
Great Eastern Ins.					*–4*	
Guarantee of North America	9,160	4,952	54.0	12,623	7,017	55.5
Guardian Ins. of Cda.	11,260	7,681	68.2	36,565	23,707	64.8
Halifax Ins.	10,592	6,047	57.0	21,161	11,649	55.0
Hanover Ins.	94	10	10.6	94	10	10.6
Hartford Fire Ins.	8,699	5,538	63.6	8,816	5,525	62.6
Herald Ins.	866	477	55.1	1,270	704	55.4
Highlands Ins.						
Home Ins.	28,412	19,673	69.2	47,965	31,248	65.1
Ideal Mutual Ins.						
INA Ins. of Cda.	3,906	2,277	58.3	5,529	3,424	116.2
Insurance of North Am.	19	92	484.2	17	68	400.0
Insurance of Ireland Ltd.	1,149	799	69.5	1,488	945	63.5
Jevco Ins.	223	62	27.8	1,141	269	23.6
John Deere Ins. of Cda.	*–5*	25		*–13*	78	
Kansa Gen. Ins.	*–51*	269		*–127*	236	
Laurentian Shield Ins.	756	618	81.7	788	635	80.6
Liberty Mutual Fire Ins.	12,145	8,746	72.0	22,303	14,914	66.9

TABLE IX(C). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — OTHER (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Liberty Mutual Ins.	421	361	85.7	697	523	75.0
Lloyd's	6,260	4,277	68.3	39,808	24,360	61.2
London & Midland Gen. Ins.	1,084	694	64.0	1,909	1,164	61.0
London Assurance						
London-Canada Ins.						
Loyalist Ins.	576	356	61.8	576	356	61.8
Lumbermens Mutual Casualty	2,978	1,934	64.9	3,003	1,969	65.6
Maplex Gen. Ins.	1,055	617	58.5	1,214	729	60.0
Markel Ins. of Cda.	4,576	3,071	67.1	7,865	5,141	65.4
Maryland Casualty				1	1	
Midland Ins.						
Missisquoi & Rouville Ins.	5,879	2,556	43.5	15,876	8,883	56.0
Motors Ins.	1,190	849	71.3	4,380	2,549	58.2
National Employers Mutual Gen. Ins.	15	4		926	678	73.2
Nationwide Mutual Ins.						
New Hampshire Ins.						
New India Assurance Ltd.	1,879	1,179	62.7	2,369	1,449	61.2
New Rotterdam Ins.						
New Zealand Ins. Ltd.				1		
Niagara Fire Ins.				2,862	1,764	61.6
Norman Ins. Ltd.						
North American Co. for Prop. & Cas. Ins.	2,019	1,416	70.1	2,019	1,416	70.1
Northern Frontier Gen. Ins.	621	1,583		6,428	3,742	
Northumberland Gen. Ins.					20	
Norwich Union Fire Ins. Society Ltd.	1,411	1,022	72.4	4,702	3,021	64.2
Nova Scotia Gen. Ins.						
Old Republic Ins.						
Omaha Indemnity						
Ontario Mutual Gen. Ins.	86	76	88.4	86	76	88.4
Orion Ins., Ltd.	1,023	590	57.7	1,023	590	57.7
Otter Dorchester Ins. Ltd.	226	199	88.1	369	321	87.0
Pacific Employers Ins.	1,840	987	53.2	1,840	987	53.6
Patco Ins. Ltd.						
Pearl Assurance Pub. Ltd. Co.	3,718	2,116	56.9	7,240	4,473	61.8
Personal Ins. of Cda.	581	561	96.6	581	560	96.4
Perth Ins.						
Philadelphia Manuf. Mutual Ins.						
Phoenix Assurance Ltd.	11,445	7,316	63.9	20,842	12,485	59.9
Phoenix Assurance of Cda.	40,346	22,661	56.2	40,346	22,661	56.2
Pilot Ins.	715	353	49.4	3,510	2,108	60.1
Portage la Prairie Mutual Ins.		52			52	
Premier Ins.	972	477	49.1	972	477	49.1
Progressive Casualty Ins.	127	106	83.5	21,583	19,113	88.6
Provident Assurance	8,679	5,092	58.7	53,171	29,782	56.0
Prudential Assurance Ltd. (of England)						
QBE Ins. Ltd.	4,556	2,133	46.4	5,087	2,406	47.3
Quebec Assurance	1,504	1,646	109.4	1,511	1,660	109.9
Reliance Ins.	50,173	34,187	68.1	83,473	51,335	61.5
Royal Ins. of Cda.	19,807	11,513	58.1	27,480	15,966	58.1
Safeco Ins. of Am.						

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — OTHER (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
St. Paul Fire & Marine Ins.	624	250	40.1	818	468	57.2
Scottish & York Ins. Ltd.	12,636	7,153	56.6	20,884	13,207	63.2
Security Ins. of Hartford	607	210	34.6	4,269	2,068	48.4
Security National Ins.	4	9	225.0	4	9	225.0
Sentry Ins. A. Mutual Co.	4,896	3,173	64.8	9,924	6,410	64.6
Simcoe & Erie Gen. Ins.	3,000	2,248	74.9	8,359	6,235	74.6
Sovereign Gen. Ins.	252	168	66.7	1,631	1,123	68.9
Stanstead & Sherbrooke Ins.						
State Farm Fire and Casualty Company	47,792	30,033	62.8	55,668	34,638	62.2
State Farm Mutual Automobile Ins.	6,519	4,332	66.5	13,123	8,573	65.3
Sun Alliance Ins.						
Switzerland Gen. Ins. Ltd.	762	669	87.8	1,430	912	63.8
Symons Gen. Ins.	85	27	31.8	93	29	31.2
Tokio Marine & Fire Ins. Ltd.	5,889	3,425	58.2	14,898	8,771	58.9
Toronto Gen. Ins.	3,272	1,903	58.2	8,277	4,874	58.9
Traders Gen. Ins.	1,016	684	67.3	1,017	686	67.5
Trafalgar Ins. Pub. Ltd.						
Transamerica Ins.	1,427	449	31.5	2,668	1,365	51.2
Transit Ins.		225			225	
Transport Indemnity	211	860	407.6	1,086	3,021	278.2
Transport Ins.	105	99	94.3	186	246	132.3
Travelers Indemnity	17,621	11,838	67.2	42,107	27,168	64.5
Travelers Indemnity of Cda.	1,937	864	44.6	7,359	4,273	58.1
Unifund Assurance						
Unigard Mutual Ins.	2,495	1,865	74.7	6,117	4,894	80.0
United Canada Ins.	41	26	63.4	20,147	10,564	52.4
United Provinces Ins.	6,585	4,949	75.2	8,595	6,526	75.9
United States Fidelity & Guaranty	168	170	101.2	239	206	86.2
United States Fire Ins.						
Unity Fire & Gen. Ins.						
Upper Canada Ins.	5	82	1,640.0	5	81	1,620.0
Utica Mutual Ins.	112	69	61.6	1,062	363	34.2
Victoria Ins. of Cda.	6,314	3,310	52.4	6,316	3,311	52.4
Waterloo Ins.	17,475	11,951	68.4	63,009	40,286	63.9
Wawanesa Mutual Ins.	1,290	954	74.0	1,290	954	74.0
York Fire & Cas. Ins.	29,224	18,673	63.9	44,737	29,489	65.9
Zurich Ins.						
RECIPROCALS						
Truck Insurance Exchange						
Totals — 1983	800,716	504,416	63.0	1,637,061	1,010,310	61.7
Totals — 1982	748,170	518,560	69.3	1,567,343	1,063,234	67.8
Totals — 1981	605,835	496,892	82.0	1,308,544	1,158,852	88.5
Totals — 1980	500,536	442,644	88.4	1,042,483	973,011	93.3
Totals — 1979	450,764	366,635	81.3	932,393	770,260	82.6

TABLE IX(C). OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE — OTHER (concl'd.)

Name of Company	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%
FARMERS' MUTUALS			
Algoma	90,629	28,728	31.7
Ayr Farmers'	138,586	69,339	50.0
Bay of Quinte Agric.	86,189	54,610	63.4
Bertie & Clinton	57,374	21,581	37.6
Blanshard	35,816	13,673	38.2
Cayuga	74,294	17,818	24.0
Dufferin	132,938	100,865	75.9
Dumfries	61,869	48,204	77.9
Elma	207,507	90,957	43.8
Erie	55,466	73,621	132.7
Farmers'	1,317,638	842,393	63.9
Formosa	44,567	52,815	118.5
Grenville Patron	99,016	70,429	71.1
Hamilton Township Farmers'	225,289	139,425	61.9
Hay Township Farmers'	197,394	164,826	83.5
Howard	109,874	58,661	53.4
Lambton	275,557	128,321	46.6
Lanark	440,795	284,314	64.5
London Township	38,649	22,497	58.
McGillivray	26,295	6,821	25.
McKillop	18,114	5,543	30.
Norfolk	46,102	27,736	60.
North Blenheim Farmers'	54,671	44,417	81.2
North Kent	96,712	39,418	40.8
Oxford	179,222	120,804	67.4
Peel	168,740	62,489	37.0
Peel & Maryborough	173,096	118,166	68.3
Prescott	93,087	72,718	78.1
South Easthope Farmers'	120,253	113,016	94.0
Townsend Farmers'	41,892	18,029	43.4
Wabisa	102,772	98,745	96.1
West Elgin	111,148	164,856	148.3
West Wawanosh	126,779	72,247	57.0
Westminster	34,323	16,316	47.5
Totals for 1983	5,082,653	3,264,398	64.2
Totals for 1982	4,387,835	2,613,709	59.6
Totals for 1981	2,544,739	1,590,735	62.5
Totals for 1980	399,666	520,655	57.9
Totals for 1979	274,810	160,071	56.2

TABLE X. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
FIDELITY

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Advocate Gen. Ins. of Cda.	.....	2	.....	17	2	11.8
Aetna Casualty & Surety	160	*-32*	.....	175	41	23.4
Aetna Casualty of Cda.	343	143	41.7	822	54	6.6
Aetna Ins.	4	*-3*	.....	6	*-3*	.....
Affiliated F M Ins.	5	.....	.....	21	.....	.....
American Home Assurance	618	103	16.7	2,858	345	12.1
American Mutual Liability Ins.	.....	.....	.....	.....	.....	.....
Anglo Canada Gen. Ins.	1	.....	.....	1	.....	.....
Canada Accident & Fire Assurance	50	*-129*	.....	167	*-129*	.....
Canada Security Assurance	.....	.....	.....	.....	.....	.....
Canadian Gen. Ins.	7	2	28.5	8	1	12.5
Canadian Great Lakes Cas. & Sur. Ltd.	99	.....	.....	113	.....	.....
Canadian Home Assurance	.....	.....	.....	40	33	82.5
Canadian Indemnity	582	256	43.9	2,202	1,380	62.6
Canadian Surety	65	1	1.5	265	21	7.9
Casualty of Cda.	22	4	18.1	43	16	37.2
Central Mutual Ins.	.....	.....	.....	.....	.....	.....
Century Ins. of Cda.	.....	.....	.....	28	17	60.7
Chateau Ins.	96	33	34.3	133	30	22.5
Chubb Ins. of Cda.	1,361	867	63.7	2,165	1,191	55.0
Citadel Gen. Assurance	.....	.....	.....	*-14*	.....	.....
Coachman Ins.	.....	.....	.....	.....	.....	.....
Commerce & Industry Ins. of Cda.	.....	.....	.....	41	28	68.2
Commerce Group Ins.	.....	.....	.....	1,005	*-4*	.....
Commercial Union Assurance of Cda.	528	15	2.8	7	.....	.....
Commonwealth Ins.	1	.....	.....	778	887	114.0
Continental Ins.	474	550	116.0	524	640	122.1
Continental Ins. of Cda.	3	.....	.....	1,591	90	5.7
Co-operators Gen. Ins.	748	8	1.1	1,971	3,407	172.8
Cumis Gen. Ins.	1,056	1,802	170.6	.....	.....	.....
Cumis Ins. Soc., Inc.	.....	.....	.....	45	1	2.2
Dominion Ins.	19	.....	.....	106	73	68.8
Dominion of Cda. Gen. Ins.	80	59	73.7	.....	.....	.....
Eagle Star Ins. Ltd.	.....	.....	.....	8	.....	.....
Eaton Bay Ins.	8	.....	.....	88	.....	.....
Economical Mutual Ins.	74	1	1.3	.....	.....	.....
Employers Ins. of Wausau, A Mutual Co.	1	*-6*	.....	2	*-9*	.....
Federal Ins.	3	.....	.....	3	.....	.....
Federated Mutual Ins.	5	.....	.....	30	.....	.....
Federation Ins. of Cda.	.....	.....	.....	3	.....	.....
Fidelity Ins. of Cda.	29	*-23*	.....	83	*-52*	.....
Fireman's Fund Ins.	.....	*-2*	.....	.....	*-225*	.....
Fireman's Fund Ins. of Cda.	888	17	1.9	1,708	217	12.7
General Accident Assurance of Cda.	475	16	3.4	743	*-8*	.....
General Ins. of Am.	7	53	757.1	14	54	385.7
General Security of Cda.	.....	.....	.....	.....	.....	.....
Gerling Global Gen.	20	.....	.....	25	.....	.....
Gibraltar Gen. Ins.	9	.....	.....	9	.....	.....

TABLE X. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
FIDELITY (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Gore Mutual Ins.	23			29		
Grain Ins. & Guarantee				49	52	106.1
Great American Ins.						
Guarantee of North American	2,525	1,276	50.3	7,593	3,015	39.7
Guardian Ins. of Cda.	364	92	25.3	914	248	27.1
Halifax Ins.	7	7	100.0	18	10	55.5
Hartford Fire Ins.	266	1,161	436.7	266	1,067	401.1
Herald Ins.	1			13	1	7.6
Home Ins.	18	62	344.4	64	161	251.5
INA Ins. of Cda.	429	73	17.0	811	217	26.7
Insurance of North Am.	13	86	661.5	14	62	442.9
Insurance of Ireland Ltd.	16	9	56.3	21	14	66.7
Laurentian Shield Ins.						
Liberty Mutual Fire Ins.	34	−17		53	17	
Liberty Mutual Ins.	29	−62		34	−62	
Lloyd's	2,456	201	8.2	2,632	214	8.1
London Assurance						
Lumbermens Mutual Casualty	9	−4		9	−4	
Maryland Casualty						
Northumberland Gen. Ins.	29			29		
Norwich Union Fire Ins. Society Ltd.					−5	
Pacific Employers Ins.	38			46	765	1,663.0
Perth Ins.	1			1		
Phoenix Assurance of Cda.	64	35	54.6	104	36	34.6
Pilot Ins.	17	34	200.0	17	34	200.0
Provident Assurance				186	151	81.2
Prudential Assurance Ltd. (of England)	71	35	49.3	189	105	55.6
Quebec Assurance				43	70	162.8
Reliance Ins.	28	78	278.6	29	−11	
Royal Ins. of Cda.	837	−39		1,660	211	12.7
Safeco Ins. of Am.		1		1	1	100.0
State Farm Fire & Casualty	1			1		
St. Paul Fire & Marine Ins.	94	38	40.4	131	47	35.9
Scottish & York Ins. Ltd.	410	−7		1,156	162	14.0
Seaboard Surety	18	21	116.7	48	17	35.4
Sentry Ins. A Mutual Co.	22	1	4.5	22	28	127.3
Simcoe & Erie Gen. Ins.	8			17		
Stanstead & Sherbrooke Ins.				24	1	4.2
Sun Alliance Ins.	106	−27		191	−18	
Symons Gen. Ins.	56	27	48.2	56	27	48.2
Tokio Marine & Fire Ins. Ltd.	11	10	90.9	13	10	76.9
Toronto Gen. Ins.	6	2	33.3	7	1	14.3
Traders Gen. Ins.	3	1	33.3	4		
Travelers Indemnity	19	670	3,526.3	19	669	3,521.1
Travelers Indemnity of Cda.	78	16	20.5	198	67	33.8
United Provinces Ins.				136	25	18.4
United States Fidelity & Guaranty	120	88	73.3	199	110	55.3
United States Fire Ins.	92	−12		106	44	41.5
Upper Canada Ins.	1			1		
Utica Mutual Ins.						
Victoria Ins. of Cda.		−10		55	−9	
Waterloo Ins.	8			8		

TABLE X. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
FIDELITY (concl'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Wawanesa Mutual Ins.	2	.....	.....	24	9	37.5
Western Surety	.....	.....	.....	10	5	50.0
Zurich Ins.	227	-28	.....	411	42	10.2
Totals for 1983	16,398	7,555	46.0	35,[illegible]00	15,640	44.0
Totals for 1982	15,002	13,874	92.4	34,299	22,575	65.8
Totals for 1981	12,409	8,349	67.2	29,090	17,888	61.4
Totals for 1980	11,474	8,575	74.7	26,803	18,056	67.3
Totals for 1979	10,184	4,453	43.7	23,591	9,393	39.8

TABLE XI. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
SURETY

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Advocate Gen. Ins. of Cda.	.	.	.	2	.	.
Aetna Casualty & Surety	258	40	15.5	530	238	44.9
Aetna Casualty of Cda.	573	52	9.1	1,132	702	62.0
Aetna Ins.	.	.	.	.	.	.
Allstate Ins. of Cda.	3	.	.	10	.	.
American Home Assurance	442	15	3.4	417	216	51.8
American Road Ins.	5	.	.	5	.	.
Canada Accident & Fire Assurance	132	47	35.6	510	97	19.0
Canada Security Assurance	.	.	.	.	.	.
Canadian Gen. Ins.	*-4*	*-58*	.	2	53	2,650.0
Canadian Great Lakes Cas. & Sur. Ltd.	1,816	3,945	217.2	3,181	8,415	264.5
Canadian Indemnity	653	13	1.9	5,594	481	8.5
Canadian Surety	1,239	813	65.6	4,781	3,531	7.3
Casualty of Cda.	31	28	90.3	71	52	73.2
Century Ins. of Cda.	.	.	.	8	.	.
Chateau Ins.	439	114	25.9	862	89	10.3
Chubb Ins. of Cda.	310	10	3.2	1,265	*-25*	.
Citadel Gen. Assurance	92	188	204.3	116	175	150.8
Commerce & Industry Ins. of Cda.	.	.	.	.	.	.
Commerce Group Ins.	42	.	.	2,076	*-51*	.
Commercial Union Assurance of Cda.	5	*-1*	.	26	*-3*	.
Constitution Ins. of Cda.	127	78	61.4	526	64	19.6
Continental Ins.	1,440	*-117*	.	2,462	1,916	77.8
Continental Ins. of Cda.	25	2	8.0	1,018	810	79.5
Co-operators General Ins. Co.	31	*-5*	.	275	37	13.5
Dominion Ins.	559	89	15.9	854	45	5.2
Dominion of Cda. Gen. Ins.	170	*-19*	.	262	18	6.8
Eaton Bay Ins.	10	.	.	11	.	.
Economical Mutual Ins.	325	1	.3	347	31	8.9
Elite Ins.	901	282	31.3	5,307	2,013	37.9
Emmco Ins.	.	.	.	.	.	.
Employers Ins. of Wausau, A Mutual Co.	.	*-3*	.	11	*-3*	.
Employers Reinsurance	.	.	.	.	.	.
Federal Ins.	.	.	.	.	.	.
Federated Mutual Ins.	7	12	171.4	123	21	17.0
Federation Ins. of Cda.	2	.	.	29	.	.
Fidelity Ins. of Cda.	691	159	23.0	3,155	628	19.9
Fireman's Fund Ins.	.	.	.	.	.	.
Fireman's Fund Ins. of Cda.	1,100	21	1.9	2,588	172	6.6
General Accident Assurance of Cda.	528	219	41.5	786	168	21.4
General Ins. of Am.	.	2	.	.	2	.
General Security of Cda.	.	*-1*	.	923	921	99.7
Gerling Global Gen. Ins.	2	.	.	5	.	.
Gore Mutal Ins.	29	8	27.5	56	8	14.2
Grain Ins. & Guarantee	2	.	.	23	.	.
Great American Ins.	.	.	.	.	.	.
Guarantee of North America	3,174	*-2*	.	12,405	876	7.0

TABLE XI. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
SURETY (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Guardian Ins. of Cda.	*-1,166*	27	. . .	1,107	227	20.5
Halifax Ins.	875	497	56.8	1,319	714	54.1
Hartford Fire Ins.	86	30	34.8	86	30	34.8
Herald Ins.	1	. . .	. . .	3	2	66.6
Highland Ins.	. . .	. . .	. . .	48	. . .	. . .
Home Ins.	1	. . .	. . .	5	. . .	. . .
INA Ins. of Cda.	126	20	15.8	367	24	6.5
Insurance of North Am.	74	*-6*	. . .	133	47	35.3
Insurance of Ireland Ltd.	. . .	. . .	. . .	. . .	. . .	. . .
John Deere Ins. Co. of Cda.	2	. . .	. . .	2	. . .	. . .
Laurentian Shield Ins.	. . .	. . .	. . .	. . .	*-11*	. . .
London Assurance	. . .	. . .	. . .	. . .	. . .	. . .
London-Canada Ins.	19	. . .	. . .	19	. . .	. . .
Lumbermens Mutual Casualty	. . .	. . .	. . .	. . .	. . .	. . .
Markel Ins. of Cda.	. . .	. . .	. . .	. . .	. . .	. . .
Maryland Casualty	. . .	. . .	. . .	. . .	. . .	. . .
Mortgage Ins. of Cda.	5,026	5,775	114.9	4,711	7,686	163.2
Motors Ins.	1,405	987	70.2	2,251	1,785	79.3
New Rotterdam Ins.	27	*-1*	. . .	27	*-1*	. . .
Niagara Fire Ins.	. . .	. . .	. . .	. . .	. . .	. . .
Norwich Union Fire Ins. Society Ltd.	. . .	. . .	. . .	. . .	. . .	. . .
Omaha Indemnity	. . .	. . .	. . .	. . .	. . .	. . .
Pacific Employers Ins.	. . .	. . .	. . .	. . .	. . .	. . .
Pearl Assurance Pub. Ltd. Co.	. . .	. . .	. . .	. . .	. . .	. . .
Perth Ins.	1	. . .	. . .	1	. . .	. . .
Phoenix Assurance of Cda.	33	*-55*	. . .	41	*-57*	. . .
Provident Assurance	. . .	. . .	. . .	1,047	*-51*	. . .
Prudential Assurance Ltd. (of England)	19	*-5*	. . .	144	26	18.1
Quebec Assurance	. . .	. . .	. . .	61	*-37*	. . .
Reliance Ins.	5	*-5*	. . .	80	*-5*	. . .
Royal Ins. of Cda.	470	*-103*	. . .	960	*-170*	. . .
Safeco Ins. of Am.	17	*-25*	. . .	112	*-25*	. . .
St. Paul Fire & Marine Ins.	25	276	1,104.0	86	277	322.1
Scottish & York Ins. Ltd.	22	. . .	. . .	31	427	1,377.4
Seaboard Surety	762	*-28*	. . .	2,823	93	3.3
Seaboard Surety of Cda.	22	. . .	. . .	24	. . .	. . .
Sentry Ins. A Mutual Co.	. . .	. . .	. . .	. . .	. . .	. . .
Simcoe & Erie Gen. Ins.	1,071	*-16*	. . .	2,039	137	6.7
Sovereign Gen. Ins.	. . .	. . .	. . .	1,457	377	25.9
Stanstead & Sherbrooke Ins.	1	. . .	. . .	6	1	16.6
State Farm Fire & Casualty	7	. . .	. . .	8	. . .	. . .
Sun Alliance Ins.	40	23	57.5	91	42	46.2
Symons Gen. Ins.	285	315	110.5	3,158	1,683	53.3
Toronto Gen. Ins.	*-3*	*-48*	. . .	1	44	4,400.0
Traders Gen. Ins.	*-2*	*-27*	. . .	1	24	2,400.0
Travelers Indemnity	9	29	322.2	*-50*	429	. . .
Travelers Indemnity of Cda.	919	63	6.9	1,906	54	2.8
United States Fidelity & Guaranty	2,086	578	27.7	4,233	427	10.1
United States Fire Ins.	1	2	200.0	4	3	75.0
Victoria Ins. of Cda.	307	16	5.2	1,070	2,431	227.2

TABLE XI. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
SURETY (concl'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Waterloo Ins.	16	42	262.5	16	42	262.5
Wawanesa Mutual Ins.	42	10	23.8	137	10	7.3
Western Surety	288	56	19.4	4,007	550	13.7
Totals — 1983	28,078	14,359	51.1	85,126	38,932	45.7
Totals — 1982	31,327	6,385	20.3	93,288	25,589	27.4
Totals — 1981	24,276	5,937	24.4	88,278	11,962	13.5
Totals — 1980	21,888	5,612	25.6	72,301	18,125	25.0
Totals — 1979	19,410	2,590	13.3	65,331	12,262	18.7

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE LIABILITY

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Ins.						
Advocate Gen. Ins. of Cda.	102	38	37.3	458	163	35.6
Aetna Casualty & Surety	1,777	*-267*		2,017	1,117	55.4
Aetna Casualty of Cda.	2,343	953	40.7	5,502	3,666	66.6
Aetna Ins.		*-103*		*-3*	*-43*	
Affiliated F M Ins.	3	*-12*		27	*-9*	
Albion Ins. of Cda.	24	3	12.5	33	*-10*	
Allianz Ins.	202	616	305.0	233	735	315.5
Allstate Ins.						
Allstate Ins. of Cda.	4,732	12,720	268.8	9,831	22,788	231.8
American Home Assurance	8,613	4,178	48.5	18,005	7,910	43.9
American Mutual Liability Ins.	30	31	103.3	23	31	134.8
American National Fire Ins.						
American Re-Ins.						
Anglo Canada Gen. Ins.	312	172	55.1	322	174	54.0
Argonaut Ins.						
Arkwright-Boston Manuf. Mutual	8			8		
Assitalia - Le Assicurazioni d'Italia S.p.A.	7			454	113	24.8
Aviation & Gen. Ins.	2			71	*-22*	
Balboa Ins.				28	2	7.1
Boiler Inspection & Ins. of Cda.						
British Aviation Ins. Ltd.	187	*-11*		319	66	20.7
Buffalo Ins.	36	20	55.6	103	147	142.7
Calvert Ins.	298	100	33.6	722	111	15.4
Canada Accident & Fire Assurance	136	59	43.4	868	560	64.5
Canada Security Assurance		5			5	
Canadian Commerce Ins.	5	6	120.0	8	12	150.0
Canadian Gen. Ins.	579	1,531	264.4	4,374	2,518	57.5
Canadian Great Lakes Cas. & Sur. Ltd.	348	259	74.4	371	268	72.2
Canadian Home Assurance	282	353	125.1	2,049	3,174	154.9
Canadian Indemnity	11,124	10,537	94.7	37,434	45,121	120.5
Canadian Millers' Mutual Fire Ins.	155	393	253.5	155	393	253.5
Canadian Provincial Ins.	158	38	24.0	793	784	98.8
Canadian Surety	1,624	1,082	66.6	4,288	2,537	59.1
Canadian Universal Ins. Ltd.	32	22	68.7	221	334	151.1
Casualty of Cda.	773	497	64.2	1,069	895	83.7
Centennial Ins.	7			7		
Central Mutual Ins.						
Century Ins. of Cda.		2		521	435	83.4
Chateau Ins.	1,135	424	37.3	2,513	1,905	75.8
Chrysler Ins.						
Chubb Ins. of Cda.	3,366	1,302	38.6	5,871	11,478	195.5
Citadel Gen. Assurance	1,597	4,855	304.0	7,496	13,878	185.1
Commerce & Industry Ins. of Cda.		3,086			5,690	
Commerce Group Ins.	4	644		6,132	7,164	116.8
Commercial Union Assurance plc						
Commercial Union Assurance Co. of Cda.	7,776	5,765	74.1	16,797	16,769	99.8
Commonwealth Ins.	319	18	5.6	3,234	1,324	40.9
Constitution Ins. of Cda.	516	681	131.9	776	1,649	212.5
Continental Casualty						
Continental Ins.	4,487	6,777	151.0	10,157	12,922	127.2

TABLE XII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
LIABILITY (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Continental Ins. of Cda.	15	367	2,446.6	4,747	6,538	137.7
Contingency Ins. Ltd.	626	335	53.5	1,958	1,707	87.1
Co-operators Gen. Ins.	5,378	3,147	58.5	10,590	6,994	66.0
Cornhill Ins. of Cda.	170	63	37.0	972	878	90.3
Coronation Ins. Ltd.	929	449	48.3	2,515	1,026	40.8
Cumis Gen. Ins.	293	84	28.6	496	139	28.0
Cumis Ins. Soc., Inc.	...	...	...	...	...	...
Dominion Ins.	1,048	2,461	234.8	1,851	2,577	139.2
Dominion of Cda. Gen. Ins.	3,420	3,815	111.5	5,313	6,328	119.1
Eagle Star Ins. Ltd.	133	...	...	133	252	189.4
Eaton Bay Ins.	232	516	222.4	457	1,518	332.1
Ecclesiastical Ins. Office Public Ltd.	454	474	104.4	676	623	92.1
Economical Mutual Ins.	6,551	3,539	54.0	8,670	4,694	54.1
Elite Ins.	415	34	8.1	4,768	114	2.3
Emmco Ins.	...	...	...	...	2	...
Employers Ins. of Wausau, A Mutual Co.	1,503	839	55.8	3,746	1,827	48.7
Employers Reinsurance	1,462	1,096	74.9	2,255	2,014	89.3
English & American Ins. Ltd.	...	...	...	...	...	...
Ennia Ins. Company (U.K.) Limited	1	1	100.0	2	1	50.0
Federal Ins.	103	...	...	128	...	...
Federated Mutual Ins.	1,239	1,570	126.7	3,146	4,337	137.8
Federation Ins. of Cda.	759	217	28.5	2,626	1,292	49.2
Fidelity Ins. of Cda.	604	828	137.0	1,493	1,623	108.7
Fire Ins. of Cda.	...	...	...	...	...	...
Fireman's Fund Ins.	10	-351	...	10	-325	...
Fireman's Fund Ins. of Cda.	5,804	4,172	71.9	9,596	9,106	94.9
Foremost Ins., Grand Rapids, MI	...	...	...	...	...	...
Gan Incendie Accidents	313	100	31.9	1,395	1,239	88.8
General Accident Assurance of Cda.	11,977	18,655	155.8	20,878	25,114	120.3
General Ins. of Am.	371	137	36.9	728	263	36.1
Gerling Global Gen. Ins.	3,379	1,348	39.8	8,016	3,255	46.3
Gibraltar Gen. Ins.	2,055	1,891	92.0	2,743	3,210	117.0
Gore Mutual Ins.	1,559	1,724	110.5	2,244	1,993	88.8
Grain Ins. & Guarantee	51	66	129.4	345	269	77.9
Great American Ins.	...	-1	...	...	-1	...
Great Eastern Ins.	...	...	...	...	-5	...
Guarantee of North American	1,963	3,012	153.4	2,015	2,989	148.3
Guardian Ins. of Cda.	6,604	12,443	188.4	15,957	20,668	129.5
Halifax Ins.	3,885	2,625	67.5	11,167	9,877	88.4
Hanover Ins.	28	15	53.5	42	35	3.3
Hartford Fire Ins.	2,958	2,851	96.3	3,167	2,477	78.2
Herald Ins.	1,072	463	43.1	2,606	1,318	50.5
Highland Ins.	...	...	...	15	...	...
Home Ins.	1,682	2,654	157.8	3,155	22,875	725.0
Ideal Mutual Ins.	168	117	69.6	133	121	90.9
INA Ins. of Cda.	2,853	1,445	50.6	4,358	3,103	71.2
Insurance of North Am.	18	995	5,527.8	234	2,273	971.4
Insurance of Ireland Ltd.	2,294	2,194	95.6	3,335	2,973	89.1

TABLE XII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
LIABILITY (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Jevco Ins.	*-3*	97	. . .	9	62	688.9
John Deere Ins. of Cda.	*-3*	32	. . .	*-10*	103	. . .
Kansa Gen. Ins.	7,061	6,149	87.1	21,307	12,896	60.5
Laurentian Shield Ins.	95	343	361.1	646	1,543	238.9
Liberty Mutual Fire Ins.	461	231	50.1	756	526	69.6
Liberty Mutual Ins.	834	1,205	144.5	1,250	1,164	93.1
Lloyd's	6,598	2,880	43.6	19,440	5,503	28.3
London & Midland Gen. Ins.	10	12	120.0	572	309	54.0
London Assurance	. . .	. . .	. . .	. . .	228	. . .
Lumbermens Mutual Casualty	*-50*	303	. . .	951	586	61.6
Maplex Gen. Ins.	. . .	. . .	. . .	. . .	. . .	. . .
Markel Ins. of Cda.	1,062	775	73.0	2,323	1,463	63.0
Maryland Casualty	. . .	. . .	. . .	. . .	704	. . .
Midland Ins.	21	*-2*	. . .	35	3	8.6
Missisquoi & Rouville Ins.	. . .	. . .	. . .	1,251	604	48.3
Motors Ins.	15,664	18,499	118.1	15,664	18,499	118.1
Mutual of Ottawa-Church Ins.	3	. . .	. . .	34	50	147.1
National Employers Mutual Gen. Ins.	16	5	31.3	82	33	40.2
New Hampshire Ins.	2,929	969	33.1	6,319	948	15.0
New India Assurance Ltd.	1	. . .	. . .	1	. . .	. . .
New Rotterdam Ins.	657	274	41.7	1,569	908	57.9
Niagara Fire Ins.	25	13	52.0	24	13	52.2
Norman Ins. Ltd.	*-4*	1,171	. . .	101	2,206	2,184.2
North Waterloo Farmers Mutual Ins.	. . .	. . .	. . .	. . .	. . .	. . .
Northern Frontier Gen. Ins.	388	483	124.5	388	483	124.5
Northumberland Gen. Ins.	2,475	3,798	153.5	9,480	10,972	115.7
Norwich Union Fire Ins. Society Ltd.	. . .	*-2*	. . .	. . .	*-92*	. . .
Old Republic Ins.	19	. . .	. . .	160	. . .	. . .
Omaha Indemnity	. . .	. . .	. . .	2	74	. . .
Ontario Mutual Gen. Ins.	. . .	. . .	. . .	. . .	. . .	. . .
Orion Ins., Ltd.	199	145	72.9	199	131	65.8
Otter Dorchester Ins. Ltd.	390	248	63.6	390	248	63.6
Pacific Employers Ins.	2,344	344	14.7	6,410	1,718	26.8
Pafco Ins. Ltd.	60	94	156.7	60	107	178.3
Pearl Assurance Pub. Ltd. Co.	*-14*	*-2,284*	. . .	*-14*	*-2,284*	. . .
Personal Ins. of Cda.	2	347	1,735.0	68	472	694.1
Perth Ins.	93	162	174.2	93	156	167.7
Phoenix Assurance of Cda.	1,544	1,093	70.8	2,956	1,691	57.2
Pilot Ins.	4,470	1,626	36.4	4,470	1,626	36.4
Portage la Prairie Mutual Ins.	42	104	247.6	949	411	43.3
Provident Assurance	4	1,309	3,272.5	5,828	9,750	167.3
Prudential Assurance Ltd. (of England)	2,674	8,425	315.1	9,047	17,208	190.2
QBE Ins. Ltd.	. . .	. . .	. . .	. . .	*-7*	. . .
Quebec Assurance	12	. . .	. . .	2,796	1,696	60.7
Reliance Ins.	1,186	2,410	203.2	1,297	2,725	210.1
Royal Ins. of Cda.	14,227	18,659	131.2	34,169	32,622	95.5
Safeco Ins. of Am.	1,816	488	26.9	4,189	823	19.6
St. Paul Fire & Marine Ins.	3,077	1,874	60.9	7,582	3,952	52.1
Scottish & York Ins. Ltd.	6,638	5,755	86.7	15,302	11,964	78.2
Seaboard Surety	162	229	141.4	341	401	117.6

TABLE XII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
LIABILITY (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Security Ins. of Hartford	219	74	33.8	219	66	30.1
Sentry Ins. A Mutual Co.	7,770	7,534	97.0	19,195	22,545	117.5
Simcoe & Erie Gen. Ins.	334	470	140.7	1,131	950	84.0
Sovereign Gen. Ins.	– *1*			271		
Stanstead & Sherbrooke Ins.	364	85	23.4	391	93	23.8
State Farm Fire & Casualty	2,332	1,320	56.6	4,704	2,995	63.7
Sun Alliance Ins.				38		
Switzerland Gen. Ins. Ltd.	798	438	54.9	1,805	906	50.2
Symons Gen. Ins.	150	76	50.7	265	84	31.7
Tokio Marine & Fire Ins. Ltd.	474	1,252	264.1	3,579	2,059	57.5
Toronto Gen. Ins.	263	696	264.6	1,989	1,145	57.6
Traders Gen. Ins.	16	16	100.0	16	16	100.0
Trafalgar Ins. Pub. Ltd. Co.	36			70	102	145.7
Transit Ins.						
Transport Indemnity	36	13	36.1	127	49	38.6
Transport Ins.	323	1,784	552.3	636	1,079	169.7
Travelers Indemnity	2,184	832	38.1	4,944	1,465	29.6
Travelers Indemnity of Cda.					– *106*	
Unigard Mutual Ins.				65	– *24*	
United Canada Ins.	27	10	37.0	3,278	1,029	31.3
United Provinces Ins.	197	46	23.4	2,542	3,759	147.9
United States Fidelity & Guaranty	2,047	3,215	157.1	10,640	8,701	81.8
United States Fire Ins.	5,117	3,132	61.2			
Unity Fire & Gen. Ins.				123	44	35.8
Upper Canada Ins.	123	44	35.8	183	– *70*	
Utica Mutual Ins.	144	– *39*		1,670	2,666	159.6
Victoria Ins. of Cda.	98	790	806.1	1,315	1,634	124.3
Waterloo Ins.	1,315	1,634	124.3	3,654	2,172	59.4
Wawanesa Mutual Ins.	995	456	45.8	438	1,127	257.3
Western Gen. Mutual Ins.	438	1,127	257.3	221	13	5.9
Yasuda Fire & Marine Ins.	135	13	9.6	174	230	132.2
York Fire & Cas. Ins.	174	230	132.2	10,018	7,715	77.0
Zurich Ins.	4,507	4,349	96.5			
Totals — 1983	235,278	241,024	102.4	544,155	531,707	97.7
Totals — 1982	237,671	205,880	86.6	558,832	425,377	76.1
Totals — 1981	218,944	140,536	64.1	491,411	319,770	65.0
Totals — 1980	145,834	105,650	72.4	467,337	246,040	52.6
Totals — 1979	189,092	78,247	41.3	418,325	222,103	53.0

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
LIABILITY (cont'd.)

Name of Company	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	28,250	20,655	73.1
Amherst Island	1,433	...	...
Ayr Farmers'	79,769	*-33,594*	...
Bay of Quinte Agric.	153,128	215,890	141.0
Bertie & Clinton	97,288	30,655	31.5
Blanshard	27,372	12,168	44.5
Brant	33,994	5,551	16.3
Caradoc Delaware	16,831	753	4.5
Cayuga	42,757	82,401	192.7
Culross	16,118	*-2,274*	...
Downie	38,655	5,404	14.0
Dufferin	113,485	76,593	67.5
Dumfries	49,544	*-35,971*	...
East Williams	26,553	8,349	31.4
Ekfrid	24,158	1,984	8.2
Elma	75,935	58,783	77.4
Erie	52,817	7,091	13.4
Farmers'	464,099	102,505	22.1
Formosa	179,655	3,208	1.8
Germania Farmers'	32,248	8,059	25.0
Glengarry Farmers'	111,497	121,497	109.0
Grenville Patron	162,114	48,146	29.7
Grey & Bruce	33,373	9,794	29.3
Halwell	146,164	60,857	41.6
Hamilton Township Farmers'	263,891	572,037	216.8
Hay Township Farmers'	86,650	15,518	17.9
Howard	79,798	32,924	41.3
Howick	111,576	77,628	69.6
Kent & Essex	187,945	67,160	35.7
Lambton	206,106	132,171	64.1
Lanark	445,501	113,326	25.4
Lennox & Addington	87,414	17,277	19.8
Lobo	14,234	3,941	27.7
London Township	43,520	*-37,356*	...
McGillivray	25,652	7,337	28.6
McKillop	31,848	2,261	7.1
Norfolk	73,885	27,266	36.9
North Blenheim Farmers'	46,490	461,856	993.5
North Kent	68,967	28,802	41.8
Oxford	123,038	35,893	29.2
Peel	152,375	32,801	21.5
Peel & Maryborough	77,377	21,004	27.1
Prescott	113,128	24,347	21.5
South Easthope Farmers'	102,811	75,837	73.8
Townsend Farmers'	26,654	8,953	33.6
Usborne & Hibbert	68,828	7,377	10.7
Wabisa	46,282	36,671	79.2
West Elgin	68,176	9,645	14.1
West Wawanosh	75,008	*-11,676*	...
Westminster	24,185	8,339	34.5
Yarmouth	14,031	4,181	29.8
Totals for 1983	4,672,607	2,584,224	55.3
Totals for 1982	3,667,174	2,217,597	60.5
Totals for 1981	3,072,989	1,265,350	41.2
Totals for 1980	2,679,496	1,431,589	53.4
Totals for 1979	2,379,164	810,156	34.1

TABLE XII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
LIABILITY (concl'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$000	$000	%	$000	$000	%
Insurance Companies	235,278	241,024	102.4	544,155	531,707	97.7
Farmers' Mutuals	4,673	2,584	55.3	4,673	2,584	55.3
Totals for 1983	239,951	243,608	101.5	548,828	534,291	97.3
Totals for 1982	241,338	208,098	86.2	572,504	425,587	74.3
Totals for 1981	222,017	141,801	63.8	494,484	321,035	64.9
Totals for 1980	148,514	107,082	72.1	470,017	247,472	52.6
Totals for 1979	191,471	79,057	41.2	420,704	222,913	52.9

TABLE XIII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
BOILER AND MACHINERY

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Advocate Gen. Ins. of Cda.				11		
Aetna Casualty & Surety	77	*–87*		243	233	95.9
Aetna Ins.		1			5	
Affiliated F M Ins.	100			108	61	56.5
Allendale Mutual Ins.	*–1,340*	185		206	220	106.8
Allianz Ins.	9	*–11*		448	*–394*	
Allstate Ins. of Cda.	44	*–8*		102	*–10*	
American Home Assurance	1			116		
Anglo Canada Gen. Ins.	1			1		
Arkwright-Boston Manuf. Mutual	1,620	413	25.5	3,136	1,478	47.1
Boiler Inspection & Ins. of Cda.	5,147	2,428	47.2	14,733	4,922	33.4
Canada Accident & Fire Assurance	28	11	39.3	325	48	14.8
Canada Security Assurance						
Canadian Gen. Ins.	16	1	6.2	29	*–3*	
Canadian Home Assurance	9	5	55.5	20	5	25.0
Canadian Indemnity						
Canadian Millers' Mutual Fire Ins.	16			16		
Canadian Provincial Ins.	1			12		
Canadian Surety	92	*–1*		139	*–1*	
Casualty of Cda.	10			14		
Century Ins. of Cda.				12		
Chateau ins.	13			62	10	16.1
Chubb Ins. of Cda.	121	8	6.6	161	13	8.0
Citadel Gen. Assurance	2			15		
Commerce Group Ins.					15	
Commercial Union Assurance of Cda.	2,238	399	17.8	5,998	1,427	23.8
Continental Ins.	1,234	398	32.2	2,008	924	46.0
Continental Ins. of Cda.	76	53	69.7	1,616	533	32.9
Contingency Ins. Ltd.				18		
Co-operators Gen. Ins.	2			8	20	250.0
Cornhill Ins. of Cda.	2			12		
Cumis Gen. Ins.	7	3	42.8	16	6	37.5
Dominion Ins.	12	3	25.0	93	*–163*	
Dominion of Cda. Gen. Ins.	48			68		
Eaton Bay Ins.	3			3		
Economical Mutual Ins.	95	6	6.3	138	3	2.1
Federal Ins.	1			2		
Federated Mutual Ins.	15			43	10	23.2
Federation Ins. of Cda.	6			21		
Fireman's Fund Ins.	16	4	25.0	44	72	163.6
Fireman's Fund Ins. of Cda.	77	*–4*		248	72	29.0
General Accident Assurance of Cda.		*–10*			*–10*	
Gerling Global Gen. Ins.	2,759	806	29.2	7,677	4,241	55.2
Gibraltar Gen. Ins.	72			74		
Gore Mutual Ins.	34	4	11.7	49	4	8.1
Great American Ins.						
Guarantee of North America	1,033	298	28.8	1,033	298	28.8
Guardian Ins. of Cda.	106	54	50.9	244	41	16.8
Halifax Ins.	17			84	20	23.1

TABLE XIII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
BOILER AND MACHINERY (concl'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Hartford Fire Ins.	46	1	2.1	46	1	2.1
Herald Ins.	21	. . . . .	. . . . .	43	37	86.0
Home Ins.	94	75	79.8	194	70	36.0
INA Ins. of Cda.	36	. . . . .	. . . . .	72	39	54.1
Insurance of North Am.	166	11	6.6	505	534	105.7
Laurentian Shield Ins.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Liberty Mutual Fire Ins.	21	. . . . .	. . . . .	68	. . . . .	. . . . .
Liberty Mutual Ins.	7	. . . . .	. . . . .	12	. . . . .	. . . . .
Lloyd's	96	. . . . .	. . . . .	215	*–21*	. . . . .
London Assurance	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Lumbermens Mutual Casualty	646	158	24.5	837	198	23.7
Markel Ins. of Cda.	. . . . .	2	. . . . .	129	93	72.0
Maryland Casualty	. . . . .	. . . . .	. . . . .	. . . . .	10	. . . . .
New Hampshire Ins.	194	. . . . .	. . . . .	360	5	1.3
Norman Ins. Ltd.	. . . . .	. . . . .	. . . . .	5	. . . . .	. . . . .
Pacific Employers Ins.	1	. . . . .	. . . . .	1	. . . . .	. . . . .
Perth Ins.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Philadelphia Manuf. Mutual Ins.	407	202	49.6	452	570	72.1
Phoenix Assurance of Cda.	58	. . . . .	. . . . .	106	4	3.8
Phoenix Assurance Ltd.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Protection Mutual Ins.	846	1,070	126.5	1,822	4,173	229.0
Provident Assurance	206	. . . . .	. . . . .	437	173	39.6
Prudential Assurance Ltd. (of England)	79	4	5.1	235	8	3.4
Quebec Assurance	. . . . .	. . . . .	. . . . .	481	19	4.0
Reliance Ins.	39	*–14*	. . . . .	102	105	102.9
Royal Ins. of Cda.	4,771	2,259	47.3	11,182	6,831	61.1
Sovereign Gen. Ins.	3	. . . . .	. . . . .	15	. . . . .	. . . . .
St. Paul Fire & Marine Ins.	75	*–26*	. . . . .	196	218	111.2
Stanstead & Sherbrooke Ins.	. . . . .	. . . . .	. . . . .	140	41	29.3
State Farm Fire & Casualty	1	. . . . .	. . . . .	1	. . . . .	. . . . .
Sun Alliance Ins.	120	56	46.7	231	57	24.7
Symons Gen. Ins.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Tokio Marine & Fire Ins. Ltd.	28	1	3.6	40	*–102*	. . . . .
Toronto Gen. Ins.	13	1	7.7	24	*–3*	. . . . .
Traders Gen. Ins.	7	. . . . .	. . . . .	13	*–2*	. . . . .
Travelers Indemnity	81	*–37*	. . . . .	257	318	123.7
Travelers Indemnity of Cda.	206	90	43.7	631	165	26.1
United Provinces Ins.	. . . . .	. . . . .	. . . . .	70	. . . . .	. . . . .
United States Fidelity & Guaranty	62	*–7*	. . . . .	199	288	144.7
United States Fire Ins.	57	*–21*	. . . . .	164	190	115.9
York Fire & Cas. Ins.	8	*–3*	. . . . .	8	*–3*	. . . . .
Zurich Ins.	238	103	43.3	421	124	29.5
Totals — 1983.	22,453	8,884	39.6	59,120	28,240	47.7
Totals — 1982.	29,852	17,587	58.9	73,355	42,782	58.3
Totals — 1981.	25,508	11,766	46.1	70,152	35,656	50.8
Totals — 1980.	18,216	966	5.3	64,229	19,586	30.4
Totals — 1979.	24,026	15,824	65.8	62,485	31,327	50.1

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abbey Life Ins. of Cda.	45	29	64.4	54	37	68.5
Aetna Ins.	.....	.....	.....	15	.....	.....
Aetna Life Ins.	8,667	7,796	89.9	14,356	12,779	89.0
Alexander Hamilton Life Ins. of Am.	2,038	1,013	49.7	7,680	2,856	37.1
Alliance Mutual Life Ins.	298	*– 100*	.....	24,206	19,674	81.2
Allstate Ins.	2	3	150.0	2	– 5	.....
Allstate Ins. of Cda.	1,881	498	26.5	5,442	1,490	27.4
Allstate Life Ins.	30	22	73.3	45	58	128.8
Allstate Life Ins. of Cda.	4,716	3,387	71.8	5,154	3,462	67.1
American Bankers Ins. of Fla.	314	93	29.6	975	266	27.2
American Bankers Life Assurance of Fla.	15	18	120.0	290	79	27.2
American Home Assurance	3,578	1,490	41.6	6,826	2,866	42.0
American Life Ins.	23	22	95.6	100	59	59.0
American Mutual Liability Ins.	3	20	666.7	3	20	666.7
Assurance-Vie Desjardin	798	1,139	142.7	55,302	41,281	74.6
Assumption Mutual Life Ins.	.....	.....	.....	945	677	.....
Atlantic Mutual Life Assurance	213	66	30.9	2,236	1,342	60.0
Bankers Life & Casualty	85	338	397.6	99	438	442.4
Bankers Life	74	72	97.2	234	200	85.4
British Aviation Ins. Ltd.	8	.....	.....	9	.....	.....
CAA Insurance Company (Ontario)	918	124	13.5	918	124	13.5
Canada Accident & Fire Assurance	9	5	55.6	131	127	96.9
Canada Life Assurance	57,031	50,253	88.1	113,525	100,288	88.3
Canadian Gen. Life Ins.	4,685	3,413	72.8	14,635	12,479	85.2
Canadian Indemnity	.....	.....	.....	.....	.....	.....
Capitol Life Ins.	12	.....	.....	17	.....	.....
Carolina Life & Accident Ins.	603	307	50.9	603	307	50.9
Casualty of Cda.	.....	.....	.....	.....	.....	.....
Chateau Ins.	.....	*– 80*	.....	137	*– 33*	.....
Chrysler Life Ins. of Cda.	43	61	141.8	66	73	110.6
Chubb Ins. of Cda.	236	514	217.7	252	520	206.3
Citadel Gen. Assurance	22,557	16,783	.....	56,246	42,261	.....
Citadel Life Assurance	2,364	1,287	54.4	6,166	2,896	46.9
Combined Ins. Co. of America	10,648	3,275	30.7	67,023	26,849	40.0
Commerce & Industry Ins. of Cda.	.....	.....	.....	.....	242	.....
Commerce Group Ins.	.....	.....	.....	.....	.....	.....
Commercial Life Assurance Co. of Canada	1,561	1,038	66.4	1,607	1,055	65.6
Commercial Travelers Mutual Ins.	152	80	52.6	373	213	57.1
Commercial Union Assurance of Cda.	4,213	3,272	.....	6,992	5,524	.....
Confederation Life Ins.	167,455	159,582	95.2	267,801	264,229	98.6
Connecticut Gen. Life Ins.	2,505	1,638	65.3	2,891	1,942	67.1
Constellation Assurance	25,743	11,877	46.1	43,268	21,834	50.4
Constitution Ins. of Cda.	.....	2	.....	1	2	200.0
Continental Assurance	172	69	40.1	183	99	54.0
Continental Ins.	1,188	717	60.3	3,005	2,102	69.9
Continental Ins. of Cda.	1,036	96	9.2	2,731	470	17.2
Les Cooperants, Societe Mutuelle d'Assurance-vie	51	22	43.1	15,042	11,808	78.5

TABLE XIV. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
ACCIDENT & SICKNESS (cont'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Co-operators Gen.	4,325	4,520		17,694	15,714	88.8
Coronation Ins. Ltd.	5	38	760.0	5	38	760.0
Credit Life Ins.						
Crown Life Ins.	29,734	26,098	87.7	78,357	67,944	86.7
Cumis Gen. Ins.	49	71	144.8	112	64	57.1
Cumis Ins. Soc., Inc.						
Cumis Life Ins.	6,112	5,303	86.7	10,516	7,579	72.0
Cuna Mutual Ins. Soc.	1,534	17,027	1,109.9	3,759	39,223	1,043.4
Dominion Ins.	301	61	20.2	804	71	8.8
Dominion Life Assurance	26,539	25,962	97.8	37,495	36,143	96.3
Dominion of Cda. Gen. Ins.	576	309	53.6	1,263	689	54.5
Eaton Bay Ins.						
Eaton Bay Life Assurance	7,291	4,208	57.7	9,428	5,270	55.8
Economical Mutual Ins.	245	67	27.3	627	179	28.5
L'Economie Mutuelle-Vie				1,487	4,426	297.6
Emmco Ins.	*– 10*	5		*– 15*	*– 1*	
Empire Life Ins.	4,958	4,047	81.6	6,577	5,583	84.3
Employers Ins. of Wausau, A Mutual Co.	6	14	233.3	6	14	233.3
Employers Reinsurance						
Equitable Life Assurance of U.S.	2,252	1,875	83.2	7,715	4,869	63.1
Equitable Life Ins. of Cda.	6,191	5,261	84.9	8,485	7,163	95.6
Excelsior Life Ins.	49,028	51,029	104.0	87,694	92,241	82.3
Federal Ins.						
Federated Life Ins.	106	112	105.6	213	187	87.7
Federated Mutual Ins.	5			21		
Fidelity Ins. of Cda.					2	
Fidelity Life Assurance	34	28	82.3	1,019	1,066	104.6
Financial Life Assurance of Cda.	1,866	7,252	388.6	21,959	32,904	149.8
Fireman's Fund American Life Ins.	427	589	137.9	865	589	68.0
Fireman's Fund Ins.	212	413	194.8	212	657	309.9
Fireman's Fund Ins. of Cda.						
Ford Life Ins.	129	79	61.2	1,206	1,891	156.7
Foresters Indemnity	5	1	20.0	6	1	16.6
Franklin Life Ins.	18	12	66.6	23	12	52.1
General Accident Assurance of Cda.	242	5	2.0	244	5	2.0
General American Life Ins.	173	162	93.6	277	239	86.2
Gerling Global Life Ins.	9			12		
Glacier National Life Assurance	175	7	3.9	1,291	189	14.6
Globe Life Ins.	15	2	13.9	15	2	13.3
Great Eastern Ins.						
Great-West Life Assurance	123,982	124,120	100.1	287,570	266,103	92.5
Guarantee of North America	169			169		
Guardian Ins. of Cda.	174	52	29.8	512	199	38.8
Halifax Ins.	257	185	71.9	286	185	64.6
Hartford Fire Ins.	2,117	207	9.8	2,117	134	6.3
Hartford Life Ins.	93	57	29.8	96	59	61.4
Home Ins.	74	1	1.3	97	1	1.0

TABLE XIV. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
ACCIDENT & SICKNESS (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Imperial Life Assurance of Cda.	23,102	20,372	88.1	42,546	39,361	92.5
INA Ins. of Cda.	.....	*–6*	.....	.....	*–11*	.....
INA Life Ins. of Cda.	3,078	1,026	33.3	5,399	3,787	70.1
Independence Life & Accident Ins.	1	.....	.....	1	.....	.....
Industrial Life Ins.	8,070	8,157	101.0	27,443	23,804	86.7
Insurance of North Am.	96	493	513.5	92	537	583.7
John Alden Life Ins.	.....	23	.....	.....	103	.....
John Deere Ins. of Cda.	1,410	1,203	85.3	1,562	1,317	84.3
John Hancock Mutual Life Ins.	2,495	1,640	65.7	3,136	1,791	57.1
Laurentian Mutual Ins.	556	497	89.4	19,031	13,826	72.6
Laurentian Shield Ins.	.....	.....	.....	.....	.....	.....
Laurier Life Ins.	2,327	1,550	66.6	2,620	1,839	.....
Liberty Mutual Ins.	121	*–130*	.....	216	112	51.9
Life Ins. of North Am.	587	499	85.0	580	832	143.4
Life Investors Ins. of Am.	687	420	61.1	798	522	65.4
Lincoln National Life Ins.	.....	.....	.....	.....	.....	.....
Lloyd's	13,366	7,800	58.3	35,766	18,706	52.3
London & Midland Gen. Ins.	1,778	1,565	88.0	6,158	2,926	47.5
London Assurance	.....	.....	.....	.....	.....	.....
London Life Ins.	99,821	101,638	101.8	172,449	169,748	98.4
Lumbermens Mutual Casualty	640	317	49.5	691	316	45.7
Maccabees Mutual Life Ins.	.....	13	.....	17	14	82.3
Manufacturers Life Ins.	3,470	3,542	102.0	8,085	7,547	93.3
Maritime Life Assurance	20,890	17,114	81.9	42,411	32,031	75.5
Markel Ins. of Cda.	.....	1	.....	.....	2	.....
Maryland Casualty	.....	.....	.....	.....	.....	.....
Massachusetts Gen. Life Ins.	640	368	57.5	1,063	603	56.7
Massachusetts Indemnity & Life Ins.	1,079	121	11.2	5,495	800	14.5
Massachusetts Mutual Life Ins.	394	314	79.6	620	285	45.9
Metropolitan Life Ins.	26,440	21,253	80.3	54,730	49,058	89.6
MIC Life Insurance Corporation	9	12	133.3	51	51	100.0
Monarch Life Assurance	1,400	1,140	81.4	2,328	1,808	77.6
Montreal Life Ins.	102	57	55.8	353	189	53.5
MONY LIfe Ins. of Cda.	88	92	104.5	357	175	49.0
Mutual Life Assurance of Cda.	81,230	78,643	96.8	144,011	142,070	98.6
Mutual Life Ins. of NY	166	48	28.9	341	89	26.0
Mutual of Omaha Ins.	28,927	25,265	87.3	66,226	49,528	74.7
National Fidelity Life Ins.	486	96	19.7	1,245	84	6.7
National Life Assurance of Cda.	23,553	23,288	98.8	45,054	44,436	98.6
New England Mutual Life Ins.	128	163	127.3	128	163	127.3
New York Life Ins.	1,636	1,167	71.3	9,000	6,087	67.6
North American Co. for Prop. & Cas. Ins.	.....	.....	.....	.....	.....	.....
North American Life & Casualty	54	452	837.0	39	438	1,123.0
North American Life Assurance	12,976	11,659	89.8	22,700	18,615	82.0
Northern Life Assurance of Cda.	4,383	3,897	88.9	8,700	7,486	86.0
North West Life Assurance of Cda.	.....	.....	.....	31	6	19.3
Norwich Union Fire Ins. Society Ltd.	.....	2	.....	.....	2	.....
Old Republic Ins.	114	*–41*	.....	382	*–41*	.....

TABLE XIV. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
ACCIDENT & SICKNESS (concl'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Old Republic Life Ins.	*-78*	748	.....	*-131*	1,507	.....
Pan American Family Ins.	590	106	17.9	590	106	17.9
Paul Revere Life Ins.	9,352	3,916	41.8	21,236	9,270	43.6
Pennsylvania Life Ins.	1,520	681	44.8	15,493	7,254	46.8
Phoenix Assurance of Cda.	8	*-6*	.....	14	*-6*	.....
Phoenix Mutual Life Ins.	.....	.....	.....	.....	.....	.....
Provident Assurance	.....	.....	.....	1,382	674	48.7
Provident Life & Accident Ins.	3,019	1,996	.....	3,858	2,785	72.2
Prudential Assurance Ltd. (of England)	1,742	1,071	61.4	5,592	3,284	58.7
Prudential Ins. of Am.	65,762	56,362	85.7	126,800	120,074	94.6
Quebec Assurance	.....	.....	.....	33	5	15.2
Reliable Life Ins.	4,532	3,666	80.8	7,430	5,475	.....
Royal Ins. of Cda.	530	57	10.8	913	183	20.0
Safeco Life Ins. Co.	8	3	37.5	17	9	.....
Safeguard Life Assurance	314	173	55.0	17,121	13,913	.....
St. Paul Fire & Marine Ins.	38	63	165.8	71	62	87.3
Seaboard Life Ins.	5,401	2,841	52.6	24,728	13,966	56.5
Simcoe & Erie Gen. Ins.	3	.....	.....	3	.....	.....
Standard Life Assurance Company	11	12	109.0	347	379	109.2
Stanstead & Sherbrooke Ins.	.....	.....	.....	37	31	83.8
State Farm Fire & Casualty	2	.....	.....	2	.....	.....
State Mutual Life Assurance of Am.	198	156	78.7	201	156	77.6
Sun Alliance Ins.	113	126	111.5	222	295	132.9
Sun Life Assurance of Cda.	87,597	95,234	108.7	198,266	213,414	107.6
Symons Gen. Ins.	112	207	184.8	1,164	726	62.4
Teachers Ins. & Annuity Assoc. of Am.	.....	.....	.....	.....	.....	.....
Toronto Mutual Life Ins.	15	.....	.....	23	1	4.3
Transamerica Occidental Life Ins.	4,172	4,182	100.2	12,285	11,267	91.7
Travelers Indemnity	48	227	472.9	500	386	77.2
Travelers Ins.	4,903	2,749	56.0	6,682	6,471	96.8
Travelers Life Ins. of Cda.	38,469	36,624	95.2	65,435	56,728	86.6
Underwriters National Assurance	77	*-3*	.....	215	*-29*	.....
Unigard Mutual Ins.	.....	.....	.....	.....	.....	.....
Union Mutual Life Ins.	174	258	148.2	1,001	1,046	104.4
Union Mutual Stock Life Ins. Co. of America	106	879	829.2	210	1,402	667.6
United American Ins.	8	2	25.0	15	2	13.3
United of Omaha Life Ins.	.....	.....	.....	.....	.....	.....
United States Fidelity & Guaranty	.....	4	.....	1	11	1,100.0
United States Fire	150	11	7.3	274	11	4.0
Washington National Ins.	.....	.....	.....	.....	.....	.....
Wawanesa Mutual Ins.	.....	.....	.....	.....	.....	.....
Wawanesa Mutual Life Ins.	83	38	45.7	833	665	79.8
Westbury Life Ins.	1,264	1,001	79.1	2,575	1,919	74.5
Western Life Assurance	8	5	62.5	12	8	66.6
Zurich Ins.	2	43	2,150.0	8	38	475.0
Zurich Life Ins. of Cda.	5,562	4,833	86.8	18,358	14,788	80.5
Totals — 1983	1,197,503	1,103,415	92.1	2,583,476	2,303,942	89.1
Totals — 1982	1,053,223	978,126	92.8	2,299,638	2,057,373	89.4
Totals — 1981	940,429	821,409	87.3	2,108,433	1,721,598	81.6
Totals — 1980	810,787	737,168	90.9	1,814,334	1,563,820	86.1
Totals — 1979	676,003	600,005	88.7	1,568,034	1,324,152	84.4

TABLE XV. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
AIRCRAFT

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Aetna Casualty & Surety	17	*–4*		89	3	3.4
Aetna Ins.						
American Home Assurance	1,207	328	27.2	3,794	1,286	33.9
Aviation & Gen. Ins.	35	*–14*		1,901	267	14.0
British Aviation Ins. Ltd.	2,013	3,252	161.5	6,966	7,631	109.5
Canadian Gen. Ins.				3,820	1,935	50.6
Canadian Indemnity					*–40*	
Chateau Ins.	5	*–138*		162	*–79*	
Citadel Gen. Assurance	56	18	32.1	148	*–3*	
Commercial Union Assurance of Cda.						
Commercial Union Assurance plc	198	94	47.4	1,056	313	29.6
Commonwealth Ins.				*–93*	128	
Continental Casualty	161			263		
Continental Ins.	1,219	*–33*		5,818	3,149	54.1
Coronation Ins. Ltd.	1,476	1,891	128.1	4,254	4,623	108.6
Eagle Star Ins. Ltd.	1,293	1,220	94.3	4,014	2,872	71.5
Employers Ins. of Wausau, A Mutual Co.						
English & American Ins. Ltd.	114	152	133.3	748	582	77.8
Fireman's Fund Ins. of Cda.						
Halifax Ins.	100	100	100.0	545	425	77.9
Hartford Fire Ins.	51	12	23.5	2,006	4,639	231.2
Home Ins.						
INA Ins. of Cda.	986	5	.5	2,120	1,592	75.0
Insurance of North Am.	357	425	119.0	456	1,005	220.4
Insurance of Ireland Ltd.	200	175	87.5	969	938	96.8
Liberty Mutual Ins.	45			83		
Lloyd's	1,744	879	50.4	12,596	11,013	87.4
London Assurance						
Markel Ins. of Cda.		*–1*			*–1*	
Niagara Fire Ins.						
Norman Ins. Ltd.	549	278	50.6	4,666	4,596	98.5
Orion Ins., Ltd.	1,235	5,337	432.1	6,134	8,302	135.3
Pacific Employers Ins.	172	121	70.3	806	*–157*	
Personal Ins. of Cda.		1			14	
Phoenix Assurance Ltd.	504	590	117.1	3,155	2,003	63.5
Prudential Assurance Ltd. (of England)	53	*–90*		797	434	54.5
Reliance Ins.	37			160	401	250.6
Royal Ins. of Cda.						
St. Paul Fire & Marine Ins.	71	16	22.5	699	133	19.0
Scottish & York Ins. Ltd.						
Simcoe & Erie Gen. Ins.	934	137	14.7	7,401	7,596	102.6
Toronto Gen. Ins.				3,125	1,583	50.7
Traders Gen. Ins.				1,736	880	50.7
Transport Indemnity						
Travelers Indemnity	6,407	5,333	83.2	14,304	9,365	65.5
United States Fidelity & Guaranty	546	17	3.1	896	158	17.6
United States Fire Ins.	1			344		
Victoria Ins. of Cda.						
Zurich Ins.	479	394	82.3	479	394	82.3
Totals — 1983	22,264	20,495	92.1	96,417	77,980	80.8
Totals — 1982	16,382	7,415	45.2	102,536	63,510	61.9
Totals — 1981	15,202	10,305	67.7	89,297	61,811	69.2
Totals — 1980	14,486	6,924	47.7	67,734	56,047	82.7
Totals — 1979	11,222	17,487	155.8	59,686	59,674	99.9

TABLE XVI. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
CREDIT

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
American Credit Indemnity of N Y	1,206	235	19.5	3,413	1,440	42.2
Continental Ins.	.....	.....	.....	.....	.....	.....
Continental Ins. of Cda.	138	129	93.4	337	197	58.4
Dominion Ins.	.....	.....	.....	.....	.....	.....
Totals — 1983	1,344	364	27.0	3,750	1,637	43.6
Totals — 1982	1,196	985	82.3	3,102	2,493	80.3
Totals — 1981	912	69	7.6	2,235	1,428	69.9
Totals — 1980	937	814	86.9	2,265	1,269	56.0
Totals — 1979	808	−75	.....	1,874	217	11.6

TABLE XVII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
TITLE

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Chicago Title Ins.	4	.....	.....	103	.....	.....
Lawyers Title Ins.	16	.....	.....	49	.....	.....
Totals — 1983	20	.....	.....	152	.....	.....
Totals — 1982	44	.....	.....	115	.....	.....
Totals — 1981	52	.....	.....	211	.....	.....
Totals — 1980	38	.....	.....	190	.....	.....
Totals — 1979	33	.....	.....	76	.....	.....

TABLE XVIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE MORTGAGE

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Mortgage Ins. Co. of Cda.	4,167	13,596	326.3	16,369	111,807	683.0
Totals — 1983	4,167	13,596	326.3	16,369	111,807	683.0
Totals — 1982	3,616	31,082	859.5	12,238	76,863	628.0
Totals — 1981	6,539	24,268	371.1	25,295	51,841	204.9
Totals — 1980	7,914	28,165	355.9	35,902	48,553	135.2
Totals — 1979	14,989	16,305	108.8	53,211	34,692	65.2

TABLE XIX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE MARINE

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Aetna Casualty & Surety					-4	
Aetna Ins.	34	175	514.7	48	195	406.3
Affiliated F M Ins.	55	55	100.0	279	201	72.0
Allianz Ins.	17	298	1,752.9	17	298	1,752.9
Allstate Ins.		24			-8	
American Home Assurance	1,638	2,422	147.9	13,565	4,559	33.6
American National Fire Ins.						
Arkwright-Boston Manuf. Mut.	2			9		
Assitalia -- Le Assicurazioni d'Italia S.p.A.	65	206	316.9	1,388	3,121	244.8
Baloise Ins. Ltd.		-1		307	161	52.4
Canadian Gen. Ins.		12			12	
Canadian Indemnity				171	117	68.4
Canadian Universal Ins. Ltd.						
Centennial Ins.				1		
Central Mutual Ins.						
Century Ins. of Cda.	801	468	58.4	2,063	1,090	52.8
Chubb Ins. of Cda.	765	475	62.0	1,430	695	48.6
Colonia Gen. Ins.	166	781	470.4	166	781	470.4
Commercial Union Assurance of Cda.	745	415	55.7	1,792	857	47.8
Commercial Union Assurance plc						
Commonwealth Ins.	38	-23		998	204	20.4
Continental Ins	3,393	1,541	45.4	6,973	5,189	74.4
Continental Ins. of Cda.	2	-1		143	137	95.8
Co-operators Gen. Ins.				75	37	49.3
Cornhill Ins. of Cda.		73			425	
Dominion Ins.	1,203	163	13.5	1,677	943	56.2
Eagle Star Ins. Ltd.						
Eaton Bay Ins.		-20			-20	
Ecclesiastical Ins. Office Public Ltd.	161	135	83.8	161	135	83.8
Elite Ins.				324	223	68.8
English & American Ins. Ltd.	104	110	105.7	137	188	137.2
Federal Ins.						
Federation Ins. of Cda.	471	110	23.3	1,350	848	62.8
Fireman's Fund Ins.						
Fireman's Fund Ins. of Cda.	712	762	107.0	4,323	2,771	64.1
Foremost Ins., Grand Rapids, MI						
Gore Mutual Ins.		12			12	

TABLE XIX. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE
MARINE (concl'd.)

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Grain Ins. & Guarantee						
Great America Ins.						
Great Eastern Ins.						
Guardian Ins. of Cda.	270	173	64.1	1,074	256	23.8
Halifax Ins.	280	169	60.3	301	238	79.0
Hartford Fire Ins.	1,438	642	44.6	1,690	832	49.2
Herald Ins.	6	5	3.3	6	6	100.0
Home Ins.	838	1,275	152.1	1,316	1,831	139.1
Ideal Mutual Ins.						
INA Ins. of Cda.	1,719	763	44.3	3,545	1,753	49.4
Insurance of North Am.	497	19	3.8	4,651	1,335	28.7
Insurance of Ireland Ltd.	54	5	9.3	467	327	70.0
London Assurance	443			584	88	15.1
Lumbermens Mutual Casualty	122	226	185.2	130	228	175.4
Marine Indemnity Ins. of Am.	47			47		
Maritime Ins. Ltd.	1,367	490	35.8	2,394	1,049	43.8
New Hampshire Ins.	3	12	400.0	87	87	130.0
New Zealand Ins. Ltd.	733	424	57.8	1,299	491	37.8
Niagara Fire Ins.						
North American Co. for Prop. & Cas. Ins.						
North Canadian Ins.						
Northumberland Gen. Ins.		70			190	
Norwich Union Fire Ins. Soc. Ltd.	338	90	26.6	533	244	45.8
Orion Ins., Ltd.	7	2	28.6	59	7	11.9
Pacific Employers Ins.	114	-1		133	9	6.8
Personal Ins. of Cda.		-1			-1	
Phoenix Assurance Ltd.	978	656	67.1	2,368	2,204	93.1
Prudential Assurance Ltd. (of England)	71	15	21.1	476	213	44.7
QBE Ins. Ltd.						
Quebec Assurance		1		12		
Reliance Ins.	340	265	77.9	419	368	87.8
Royal Exchange Assurance of Am. Inc.	620	461	74.4	702	495	70.5
Royal Ins. of Cda.	3,623	1,480	40.9	6,654	2,852	42.9
St. Paul Fire & Marine Ins.	440	261	59.3	4,101	2,956	72.1
Scottish Dominion Ins. Ltd.				13	8	61.5
Simcoe & Erie Gen. Ins.	168	-77		998	339	34.0
Societa Italiana Assicurazioni Trasporti	17			255		
Sovereign Marine & Gen. Ins.	44	22	50.0	174	104	59.8
Sphere Drake Ins. Pub. Ltd. Co.	1,484	572	38.5	1,817	542	29.8
Sun Alliance Ins.	170	114	67.1	170	114	67.1
Switzerland Gen. Ins. Ltd.	306	113	36.9	1,023	422	41.3
Symons Gen. Ins.	9	35	388.9	9	31	344.4
Tokio Marine & Fire Ins. Ltd.	65	21	32.3	234	204	87.2
Toronto Gen. Ins.		10			10	
Traders Gen. Ins.		5			5	
Travelers Indemnity						
Travelers Indemnity of Cda.	527	299	56.7	1,453	513	35.3
United States Fire Ins.	356	343	96.3	1,313	1,005	76.5
Wawanesa Mutual Ins.						
York Fire & Cas. Ins.	753	508	67.5	753	508	67.5
Totals — 1983	28,619	17,659	61.7	79,657	45,030	56.5
Totals — 1982	30,011	21,264	70.8	85,361	64,151	75.1
Totals — 1981	31,105	17,301	55.6	82,347	48,385	58.7
Totals — 1980	27,098	17,518	64.6	77,806	50,844	65.3
Totals — 1979	21,653	12,833	59.2	60,508	41,323	68.2

TABLE XX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1983, ACCORDING TO CLASSES OF INSURANCE LEGAL EXPENSES

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Emmco Ins.	5	–1	...	–7	–1	
Lloyd's	13	21	161.5	33	41	124.2
Norman Ins. Ltd.	...	...	...	...	3	
Prudential Assurance Ltd. (of England)	...	1		...	1	
Totals — 1983	8	21	262.5	26	44	169.2
Totals — 1982	4	4	100.0	18	16	88.8

TABLE XXI. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31, 1982 and 1983

Class of Insurance	ONTARIO 1982			CANADA 1982			ONTARIO 1983			CANADA 1983		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%	$000	$000	%	$000	$000	%
Property	1,054,463	676,197	64.1	2,835,353	1,878,687	66.2	1,122,417	596,998	53.1	2,939,492	1,703,132	57.9
Hail	3,278	14,970	456.6	24,714	32,293	130.6	5,449	10,126	185.8	36,174	40,131	110.9
Automobile	1,779,064	1,429,404	80.3	3,427,461	2,487,863	72.5	1,917,506	1,606,391	83.8	3,547,993	2,624,409	74.0
Fidelity	15,002	13,874	92.4	34,299	22,575	65.8	16,398	7,555	46.0	35,496	15,640	44.0
Surety	31,327	6,385	20.3	93,288	25,589	27.4	28,078	14,359	51.1	85,126	38,932	45.7
Liability	241,338	208,098	86.2	572,504	425,587	74.3	239,951	243,608	101.5	548,828	534,291	97.3
Boiler & Machinery	29,852	17,587	58.9	73,355	42,782	58.3	22,453	8,884	39.6	59,120	28,240	47.7
Accident & Sickness	1,053,223	978,126	92.8	2,299,638	2,057,373	89.4	1,197,503	1,103,415	92.1	2,583,476	2,303,942	89.1
Aircraft	16,382	7,415	45.2	102,536	63,510	61.9	22,264	20,495	92.1	96,417	77,980	80.8
Credit	1,196	985	82.3	3,102	2,493	80.3	1,344	364	27.0	3,750	1,637	43.6
Title	44	.....	.....	115	.....	.....	20	.....	.....	152	.....	.....
Mortgage	3,616	31,082	859.5	12,238	76,863	628.0	4,167	13,596	326.3	16,369	111,807	683.0
Marine	30,011	21,264	70.8	85,361	64,151	75.1	28,619	17,659	61.7	79,657	45,030	56.5
Legal Expense	4	4	100.0	18	16	88.8	8	21	262.5	26	44	169.2
Totals	4,258,500	3,405,391	79.9	9,563,982	7,179,782	75.0	4,606,177	3,643,471	79.0	10,032,076	7,525,215	75.0

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1983

A. All Classes of Other Than Life Insurance Except Property, Automobile, and Marine

	Name of Company	PREMIUMS			CLAIMS			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	1,017	64	953	3,144	868	2,276	1
2	Adriatic Ins. of Cda.	1,183	303	880	1,287	394	893	2
3	Baltica-Skandinavia Reinsurance of Cda.	774	18	756	1,411	135	1,276	3
4	Canadian Reassurance	11,281	2,564	8,717	40,556	32,598	7,958	4
5	Canadian Reinsurance	19,450	10,629	8,821	43,924	22,684	21,240	5
6	Cumis Ins. Soc., Inc.	1,258	.....	1,258	987	.....	987	6
7	Farm Mutual Reinsurance Plan Inc.	2,307	531	1,776	2,285	844	1,441	7
8	Gerling Global Reinsurance	7,829	2,486	5,343	6,632	439	6,193	8
9	Great Lakes Reinsurance	1,004	384	620	820	15	805	9
10	Guildhall Ins. Ltd.	67	.....	67	179	.....	179	10
11	Hannover Ruckversicherungs-Aktiengesellschaft	1,791	.....	1,791	1,478	.....	1,478	11
12	Hartford Steam Boiler Inspection & Ins.	2,497	1,138	1,359	27	1	26	12
13	Kanata Reinsurance	54	34	20	*–36*	*–21*	*–15*	13
14	Kemper Reinsurance	424	50	374	269	56	213	14
15	Mercantile & Gen. Reinsurance plc	2,590	285	2,305	5,964	126	5,838	15
16	Mercantile & Gen. Reinsurance of Cda.	8,885	3,595	5,290	8,793	5,955	2,838	16
17	MONY Reinsurance	124	42	82	113	3	110	17
18	Munich Reinsurance	14,831	712	14,119	10,428	.....	10,428	18
19	Munich Reinsurance of Cda.	17,544	12,338	5,206	12,189	7,865	4,324	19
20	Mutuelle Gen. Francaise Accidents	1,197	604	593	1,240	599	641	20
21	National Reinsurance of Cda.	14,300	12,506	1,794	13,589	11,968	1,621	21
22	Nationwide Mutual Ins.	4,750	16	4,734	950	2	948	22
23	Netherlands Reinsurance Group N.V.	319	.....	319	965	.....	965	23
24	New England Reinsurance	482	349	133	86	62	24	24
25	Nordisk Reinsurance Ltd.	.....	.....	.....	121	.....	121	25
26	North American Reassurance	27	.....	27	8	.....	8	26
27	North American Reinsurance	1,354	570	784	717	110	607	27
28	Norwich Winterthur Reinsurance Ltd.	295	.....	295	828	26	802	28
29	Philadelphia Reinsurance	312	146	166	306	28	278	29
30	Pohjola Ins. Ltd.	*–47*	*–100*	53	46	*–25*	71	30
31	Prudential Reinsurance	4,945	1,398	3,547	3,485	1,113	2,372	31
32	Reinsurance Corp. of NY	467	.....	467	284	.....	284	32
33	SCOR Reinsurance of Cda.	6,210	3,862	2,348	5,339	4,050	1,289	33
34	Skandia Ins.	3,588	206	3,382	2,467	53	2,414	34
35	Societe Anonyme Francaise de Reassurances	401	.....	401	405	.....	405	35
36	Societe Commerciale de Reassurance	726	27	699	767	4	763	36
37	Sphere Reinsurance of Cda.	149	48	101	3	*–8*	11	37
38	Storebrand-Norden Reinsurance Ltd.	130	.....	130	240	.....	240	38
39	Swiss Reinsurance	4,606	.....	4,606	9,027	.....	9,027	39
40	Transatlantic Reinsurance	3,386	2,864	522	643	180	463	40
41	Unigard Mutual Ins.	170	12	158	797	3	794	41
42	Unione Italiana di Riassicurazione S.p.A.	194	40	154	283	*–11*	294	42
43	Union Reinsurance	949	380	569	903	55	848	43
44	Victory Reinsurance Ltd.	1,107	114	993	705	*–17*	722	44
	Totals	144,927	58,215	86,712	184,654	90,154	94,500	

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1983
B. Property

	Name of Company	PREMIUMS			CLAIMS			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	27,523	374	27,149	20,257	379	19,878	1
2	Adriatic Ins. of Cda.	18,511	4,744	13,767	12,393	4,057	8,336	2
3	Baltica-Skandinavia Reinsurance of Cda.	2,408	112	2,296	1,785	598	1,187	3
4	Canadian Reinsurance	70,098	37,963	32,135	39,834	21,043	18,791	4
5	Cumis Ins. Soc., Inc.	203	. . . .	203	402	. . . .	402	5
6	Farm Mutual Reinsurance Plan Inc.	8,571	2,310	6,261	6,450	1,506	4,944	6
7	Frankona Ruckversicherungs-Aktien-Gesellschaft	1,437	. .	1,437	771	. .	771	7
8	Gerling Global Reinsurance	10,551	4,046	6,505	12,279	5,924	6,355	8
9	Great Lakes Reinsurance	4,325	73	4,252	3,211	55	3,156	9
10	Guildhall Ins. Ltd.	5,194	37	5,157	4,773	. .	4,773	10
11	Hannover Ruckversicherungs-Aktiengesellschaft	4,029	375	3,654	3,693	269	3,424	11
12	Kanata Reinsurance	*98*	*−62*	*36*	872	511	361	12
13	Kemper Reinsurance	966	75	891	576	34	542	13
14	Mercantile & Gen. Reinsurance plc	11,114	4,833	6,281	4,390	1,735	2,655	14
15	Mercantile & Gen. Reinsurance of Cda.	25,922	11,428	14,494	12,120	4,154	7,966	15
16	MONY Reinsurance	3,026	1,322	1,704	2,440	1,032	1,408	16
17	Munich Reinsurance	27,092	1,297	25,795	19,949	. . . .	19,949	17
18	Munich Reinsurance of Cda.	52,514	27,280	25,234	34,002	19,348	14,654	18
19	Mutuelle Gen. Francaise Accidents	2,364	1,887	477	3,580	2,409	1,171	19
20	National Reinsurance of Cda.	39,267	30,608	8,659	30,545	25,528	5,017	20
21	Nationwide Mutual Ins.	8,094	1,977	6,117	4,381	916	3,465	21
22	Netherlands Reinsurance Group N.V.	6,879	. .	6,879	5,236	. .	5,236	22
23	New England Reinsurance	6,681	428	6,253	6,987	2,335	4,652	23
24	Nordisk Reinsurance Ltd.	2,917	. .	2,917	2,185	. .	2,185	24
25	North American Reinsurance	*−172*	. .	*−172*	*−586*	*−7*	*−579*	25
26	Norwich Winterthur Reinsurance Ltd.	1,950	. .	1,950	1,430	1	1,429	26
27	Philadelphia Reinsurance	3,194	2,045	1,149	*−336*	*−417*	81	27
28	Pohjola Ins. Ltd.	281	*−624*	905	1,403	483	920	28
29	Preservatrice Fonciere T.I.A.R.D.	1,444	4	1,440	1,228	. . . .	1,228	29
30	Prudential Reinsurance	16,619	2,298	14,321	12,657	2,493	10,164	30
31	Reinsurance Corp. of NY	1,318	408	910	1,101	291	810	31
32	SCOR Reinsurance of Cda.	34,007	22,155	11,852	20,613	13,330	7,283	32
33	Skandia Ins.	9,438	1,098	8,340	4,991	355	4,636	33
34	Societe Anonyme Francaise de Reassurances	5,315	. .	5,315	3,738	. . . .	3,738	34
35	Societe Commerciale de Reassurance	15	. .	15	*−57*	. . . .	*−57*	35
36	Sphere Reinsurance of Cda.	11,401	3,647	7,754	7,261	2,730	4,531	36
37	Storebrand-Norden Reinsurance Ltd.	5,754	64	5,690	3,521	. . . .	3,521	37
38	Swiss Reinsurance	8,030	. .	8,030	4,706	. . . .	4,706	38
39	Transatlantic Reinsurance	16,891	14,561	2,330	30,026	25,532	4,494	39
40	Unigard Mutual Ins.	1,539	191	1,348	1,215	61	1,154	40
41	Unione Italiana di Riassicurazione S.p.A.	*534*	*−366*	*168*	1,035	635	400	41
42	Union Reinsurance	7,789	. .	7,789	5,776	. . . .	5,776	42
43	Victory Reinsurance Ltd.	12,021	1,143	10,878	9,000	961	8,039	43
	Totals	475,888	177,731	298,157	341,833	138,281	203,552	

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1983

C. Automobile

	Name of Company	PREMIUMS			CLAIMS			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	8,452		8,452	2,958		2,958	1
2	Adriatic Ins. of Cda.	34,304	8,794	25,510	34,707	11,328	23,379	2
3	Baltica-Skandinavia Reinsurance of Cda.	2,490	62	2,428	1,685	5	1,680	3
4	Canadian Reinsurance	37,786	19,321	18,465	40,024	20,282	19,742	4
5	Farm Mutual Reinsurance Plan Inc.	3,622	1,345	2,277	3,303	1,219	2,084	5
6	Frankona Ruckversicherungs-Aktien-Gesellschaft	1,087		1,087	570		570	6
7	Gerling Global Reinsurance	2,643	293	2,350	7,476	56	7,420	7
8	Great Lakes Reinsurance	320		320	*130*	1	*131*	8
9	Guildhall Ins. Ltd.	3,619		3,619	4,837		4,837	9
10	Hannover Ruckversicherungs-Aktiengesellschaft	38		38	43		43	10
11	Kanata Reinsurance	184	117	67	618	362	256	11
12	Mercantile & Gen. Reinsurance plc	1,535		1,535	254		254	12
13	Mercantile & Gen. Reinsurance of Cda.	3,833	1,518	2,315	4,875	254	4,621	13
14	Munich Reinsurance	1,181	56	1,125	144		144	14
15	Munich Reinsurance of Cda.	3,468	1,576	1,892	2,001	334	1,667	15
16	Mutuelle Gen. Francaise Accidents	*353*	18	*371*	647	243	404	16
17	National Reinsurance of Cda.	16,768	11,297	5,471	13,188	9,689	3,499	17
18	Nationwide Mutual Ins.	3,972	1,056	2,916	2,846	1,098	1,748	18
19	Netherlands Reinsurance Group N.V.	316		316	*122*		*122*	19
20	New England Reinsurance	3,020	2,105	915	573	415	158	20
21	Nordisk Reinsurance Ltd.	380		380	108		108	21
22	North American Reinsurance	18		18	11		11	22
23	Norwich Winterthur Reinsurance Ltd.	594		594	670	*13*	683	23
24	Pohjola Ins. Ltd.	*268*	*417*	149	225	*37*	262	24
25	Preservatrice Fonciere T.I.A.R.D.	755	2	753	568		568	25
26	Prudential Reinsurance	965	207	758	648	142	506	26
27	SCOR Reinsurance of Cda.	12,780	2,719	10,061	10,069	1,839	8,230	27
28	Skandia Ins.	4,513	157	4,356	5,200	27	5,173	28
29	Societe Anonyme Francaise de Reassurances	1,033		1,033	779		779	29
30	Sphere Reinsurance of Cda.	2,028	621	1,407	2,593	1,169	1,424	30
31	Storebrand-Norden Reinsurance Ltd.	759		759	383		383	31
32	Swiss Reinsurance	4,617		4,617	4,942		4,942	32
33	Transatlantic Reinsurance	1,225	967	258	3,526	3,196	330	33
34	Unigard Mutual Ins.	257	22	235	946	7	939	34
35	Unione Italiana di Riassicurazione S.p.A.	405	510	*105*	454	285	169	35
36	Union Reinsurance	3,424		3,424	1,760		1,760	36
37	Victory Reinsurance Ltd.	3,483	381	3,102	2,608	210	2,398	37
	Totals	165,253	52,727	112,526	155,987	52,111	103,876	

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1983
D. Marine

	Name of Company	PREMIUMS			CLAIMS			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	5	. . . . .	5	36	. . . . .	36	1
2	Baltica-Skandinavia Reinsurance of Cda.	*–3*	. . . . .	*–3*	16	*–7*	23	2
3	Canadian Reinsurance	1,611	823	788	794	411	383	3
4	Gerling Global Reinsurance	581	. . . . .	581	. . . . .	. . . . .	. . . . .	4
5	Great Lakes Reinsurance	28	. . . . .	28	28	. . . . .	28	5
6	Hannover Ruckversicherungs-Aktiengesellschaft	64	. . . . .	64	182	. . . . .	182	6
7	Hongkong Fire Ins. Ltd.	311	. . . . .	311	213	. . . . .	213	7
8	Kemper Reinsurance	10	. . . . .	10	10	. . . . .	10	8
9	Mercantile & Gen. Reinsurance plc	453	. . . . .	453	126	. . . . .	126	9
10	Mercantile & Gen. Reinsurance of Cda.	1,045	453	592	437	127	310	10
11	Munich Reinsurance	274	13	261	322	. . . . .	322	11
12	Munich Reinsurance of Cda.	464	297	167	470	245	225	12
13	National Reinsurance of Cda.	69	33	36	*–34*	*–26*	*–8*	13
14	Nationwide Mutual Ins.	. . . . .	. . . . .	. . . . .	*–22*	. . . . .	*–22*	14
15	Netherlands Reinsurance Group N.V.	1	. . . . .	1	*–2*	. . . . .	*–2*	15
16	Philadelphia Reinsurance	66	. . . . .	66	216	. . . . .	216	16
17	SCOR Reinsurance of Cda.	. . . . .	*–2*	2	57	57	0	17
18	Skandia Ins.	71	8	63	. . . . .	*–16*	16	18
19	Sphere Reinsurance of Cda.	. . . . .	*–2*	2	. . . . .	. . . . .	. . . . .	19
20	Storebrand-Norden Reinsurance Ltd.	9	. . . . .	9	34	. . . . .	34	20
21	Swiss Reinsurance	197	. . . . .	197	96	. . . . .	96	21
22	Transatlantic Reinsurance	85	3	82	118	*–10*	128	22
23	Unigard Mutual Ins.	9	5	4	5	2	3	23
24	Union Reinsurance	*–3*	. . . . .	*–3*	50	. . . . .	50	24
25	Victory Reinsurance Ltd.	2	. . . . .	2	*–3*	. . . . .	*–3*	25
	Totals	5,349	1,631	3,718	3,149	783	2,366	

V
APPENDICES

APPENDIX I

List of licensed insurers approved, as at date of this report, by the Lieutenant Governor in Council for the purposes of the Guarantee Companies Securities Act, R.S.O. 1980, Chapter 192, Regulation 444/80, as amended.

GUARANTEE COMPANIES

1. The Aetna Casualty and Surety Company
2. Aetna Insurance Company
3. Allstate Insurance Company of Canada
4. Anglo Canada General Insurance Company
5. The Canada Accident and Fire Assurance Company
6. Canada Security Assurance Company
7. Canadian General Insurance Company
8. Canadian Great Lakes Casualty and Surety Company Ltd.
9. The Canadian Indemnity Company
10. The Canadian Surety Company
11. The Casualty Company of Canada
12. Central Mutual Insurance Company
13. Chateau Insurance Company
14. Chubb Insurance Company of Canada
15. The Citadel General Assurance Company
16. Coachman Insurance Company
17. Commerce and Industry Insurance Company of Canada
18. The Commerce Group Insurance Company
19. Constitution Insurance Company of Canada
20. The Continental Insurance Company
21. Co-operators General Insurance Company
22. Coronation Insurance Company, Limited
23. Cumis General Insurance Company
24. The Dominion of Canada General Insurance Company
25. The Dominion Insurance Corporation
26. Eaton Bay Insurance Company
27. Economical Mutual Insurance Company
28. Elite Insurance Company
29. Federal Insurance Company
30. Federated Mutual Insurance Company
31. Federation Insurance Company of Canada
32. Fidelity Insurance Company of Canada
33. Fireman's Fund Insurance Company
34. Fireman's Fund Insurance Company of Canada
35. The General Accident Assurance Company of Canada
36. General Insurance Company of America
37. General Security Insurance Company of Canada
38. Gerling Global General Insurance Company
39. Gibraltar General Insurance Company
40. Gore Mutual Insurance Company
41. Great American Insurance Company
42. The Guarantee Company of North America
43. Guardian Insurance Company of Canada
44. The Halifax Insurance Company
45. The Hartford Fire Insurance Company
46. The Home Insurance Company
47. INA Insurance Company of Canada
48. Insurance Company of North America
49. Insurance Corporation of Ireland Limited
50. London and Midland General Insurance Company
51. Lumbermens Mutual Casualty Company
52. Maryland Casualty Company
53. The Mortgage Insurance Company of Canada
54. New Rotterdam Insurance Company
55. The New Zealand Insurance Company, Limited
56. Niagara Fire Insurance Company
57. Norwich Union Fire Insurance Society, Limited
58. Pearl Assurance Public Limited Company
59. Perth Insurance Company
60. Phoenix Assurance Company of Canada
61. The Phoenix Insurance Company (Hartford, Conn.)
62. Pilot Insurance Company
63. The Provident Assurance Company
64. The Prudential Assurance Company Limited (of England)
65. Reliance Insurance Company
66. Royal Insurance Company of Canada
67. Safeco Insurance Company of America
68. St. Paul Fire and Marine Insurance Company
69. Scottish & York Insurance Co. Limited
70. Seaboard Surety Company
71. Simcoe & Erie General Insurance Company
72. The Sovereign General Insurance Company
73. The Stanstead & Sherbrooke Insurance Company
74. State Farm Fire and Casualty Company
75. Sun Alliance Insurance Company
76. Symons General Insurance Company
77. Toronto General Insurance Company
78. Traders General Insurance Company
79. The Travelers Indemnity Company
80. Travelers Indemnity Company of Canada
81. United States Fidelity and Guaranty Company
82. United States Fire Insurance Company
83. Waterloo Insurance Company
84. The Wawanesa Mutual Insurance Company
85. Western Surety Company
86. Zurich Insurance Company

APPENDIX II

DEPOSITS OF INSURERS UNDER THE INSURANCE ACT

As at December 31, 1983

COMPANY	AMOUNT OF DEPOSIT	
Abstainers' Insurance Company, Burlington, Ont.	$ 855,000	*(d)*
Aeterna-Life Insurance Company, Montreal, Que.	300,000	
Anglo-Canada General Insurance Company, London, Ont.	700,000	*(i)*
Assumption Mutual Life Insurance Company, Moncton, N.B.	250,000	
The Bay City General Insurance Company, Hamilton, Ont.	800,000	*(j)*
CAA Insurance Company (Ontario), Toronto, Ont.	575,000	
Canadian Great Lakes Casualty and Surety Company Ltd., Concord, Ont.	800,000	*(a)*
The Canadian Millers' Mutual Fire Insurance Company, Cambridge, Ont.	156,000	
The Canadian Union Insurance Company, Sillery, Que.	300,000	
Canadian Universal Insurance Company Limited, Montreal, Que.	700,000	
Coachman Insurance Company, Toronto, Ont.	320,000	
Colonia General Insurance Company, Toronto, Ont.	110,000	
Commerce and Industry Insurance Company of Canada, Toronto, Ont.	5,785,000	*(a)*
Coronation Insurance Company Limited, Toronto, Ont.	675,000	*(a)*
L'Economie Mutuelle-Vie, Montreal, Que.	275,000	
The Empire Life Insurance Company, Kingston, Ont.	1,130,000	*(f)*
Farm Mutual Reinsurance Plan Inc., Cambridge, Ont.	440,000	
Gerling Global General Insurance Company, Toronto, Ont.	1,390,000	*(a)*
Gerling Global Life Insurance Company, Toronto, Ont.	1,615,000	*(c)*
Gerling Global Reinsurance Company, Toronto, Ont.	1,350,000	*(b)*
Gibraltar General Insurance Company, London, Ont.	1,170,000	*(a)*
Le Groupe Desjardins, Assurances generales, Levis, Quebec	75,000	
The Hongkong Fire Insurance Company Limted, Toronto, Ont.	50,000	
Industrial Life Insurance Company, Sillery, Que.	335,000	
The Laurentian Mutual Insurance, Quebec, Que.	1,660,000	
The Loyalist Insurance Company, Hamilton, Ont.	255,000	
Maplex General Insurance Company, Burlington, Ont.	745,000	*(m)*
The Mutual of Ottawa-Church Insurance, Hull, Que.	110,000	
North Canadian Insurance Company, Toronto, Ont.	275,000	
Northern Frontier General Insurance Company, North Bay, Ont.	350,000	
Ontario Mutual General Insurance Company, Grand Valley, Ont.	360,000	
Otter Dorchester Insurance Company Limited, Norwich, Ont.	295,000	
Pafco Insurance Company Limited, Toronto, Ont.	1,010,000	*(k)*
Pan American Family Insurance Corporation, Toronto, Ont.	400,000	
Pilot Insurance Company, Toronto, Ont.	850,000	
Premier Insurance Company, Toronto, Ont.	229,000	
The Provident Assurance Company, Montreal, Que.	650,000	
Quebec Health Services, Sainte-Foy, Que.	400,000	
Scottish and York Insurance Company Limited, Toronto, Ont.	990,000	*(a)*
Seaboard Life Insurance Company, Vancouver, B.C.	581,000	*
Simcoe and Erie General Insurance Company, Hamilton, Ont.	1,035,000	*(a)*
Societa Italian Assicurazioni Transporti ("SIAT"), Etobicoke, Ont.	160,000	
Sovereign Marine and General Insurance Company Limited, Toronto, Ont.	55,000	
Sphere Drake Insurance Public Limited Company, Toronto, Ont.	100,000	
Union of Canada Life Insurance, Ottawa, Ont.	1,000,000	
United Provinces Insurance Company, Montreal, Que.	625,000	
Upper Canada Insurance Company, Toronto, Ont.	310,000	
York Fire & Casualty Insurance Company, Concord, Ont.	300,000	

* Held by Province of British Columbia as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario, and Saskatchewan.

(a) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick, Ontaro and Saskatchewan.

(b) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, New Brunswick, and Ontario.

(c) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, New Brunswick, Ontario, Prince Edward Island, and Saskatchewan.

(d) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, Manitoba, and Ontario.

(e) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, Manitoba, New Brunswick, Ontario, and Saskatchewan.

(f) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.

(g) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, Manitoba, Ontario, and Saskatchewan.

(h) Held by Province of Ontario as reciprocal deposit for Provinces of New Brunswick and Ontario.

(i) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Prince Edward Island, Saskatchewan and Ontario.

(j) Held by Province of Ontario as reciprocal deposit for Provinces of Manitoba, Ontario, and Saskatchewan.

(k) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, Saskatchwan, and Ontario.

Held by Province of Manitoba as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Ontario, and Saskatchewan.

(l) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick, and Ontario.

(m) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta and Ontario.